

F.N.B. Corporation

Investor Presentation

Fourth Quarter 2012 and Full Year 2012

KBW Boston Bank Conference

Dated: February 22, 2013




Vincent J. Delie, Jr.
President and Chief Executive Officer

Vincent J. Calabrese, Jr.
Chief Financial Officer



F.N.B. Corporation



Cautionary Statement Regarding Forward-Looking Information and Non-GAAP Financial Information

This presentation and the reports F.N.B. Corporation files with the Securities and Exchange Commission often contain “forward-looking statements” relating to present or future trends or factors affecting the banking industry and, specifically, the financial operations, markets and products of F.N.B. Corporation. These forward-looking statements involve certain risks and uncertainties. There are a number of important factors that could cause F.N.B. Corporation’s future results to differ materially from historical performance or projected performance. These factors include, but are not limited to: (1) a significant increase in competitive pressures among financial institutions; (2) changes in the interest rate environment that may reduce interest margins; (3) changes in prepayment speeds, loan sale volumes, charge-offs and loan loss provisions; (4) general economic conditions; (5) various monetary and fiscal policies and regulations of the U.S. government that may adversely affect the businesses in which F.N.B. Corporation is engaged; (6) technological issues which may adversely affect F.N.B. Corporation’s financial operations or customers; (7) changes in the securities markets; (8) housing prices; (9) job market; (10) consumer confidence and spending habits; (11) estimates of fair value of certain F.N.B. Corporation assets and liabilities; (12) in connection with the pending mergers with Annapolis Bancorp, Inc. and Parkview Financial Corp., difficulties encountered in expanding into a new market; or (13) the effects of current, pending and future legislation, regulation and regulatory actions; or (14) other risk factors mentioned in the reports and registration statements F.N.B. Corporation files with the Securities and Exchange Commission. F.N.B. Corporation undertakes no obligation to revise these forward-looking statements or to reflect events or circumstances after the date of this presentation.

To supplement its consolidated financial statements presented in accordance with Generally Accepted Accounting Principles (GAAP), the Corporation provides additional measures of operating results, net income and earnings per share (EPS) adjusted to exclude certain costs, expenses, and gains and losses. The Corporation believes that these non-GAAP financial measures are appropriate to enhance the understanding of its past performance as well as prospects for its future performance. In the event of such a disclosure or release, the Securities and Exchange Commission’s Regulation G requires: (i) the presentation of the most directly comparable financial measure calculated and presented in accordance with GAAP and (ii) a reconciliation of the differences between the non-GAAP financial measure presented and the most directly comparable financial measure calculated and presented in accordance with GAAP. The required presentations and reconciliations are contained herein and can be found at our website, www.fnbcorporation.com, under “Shareholder and Investor Relations” by clicking on “Non-GAAP Reconciliation.”

The Appendix to this presentation contains non-GAAP financial measures used by the Corporation to provide information useful to investors in understanding the Corporation's operating performance and trends, and facilitate comparisons with the performance of the Corporation's peers. While the Corporation believes that these non-GAAP financial measures are useful in evaluating the Corporation, the information should be considered supplemental in nature and not as a substitute for or superior to the relevant financial information prepared in accordance with GAAP. The non-GAAP financial measures used by the Corporation may differ from the non-GAAP financial measures other financial institutions use to measure their results of operations. This information should be reviewed in conjunction with the Corporation’s financial results disclosed on January 23, 2013 and in its periodic filings with the Securities and Exchange Commission.



Additional Information About the Mergers

INFORMATION ABOUT THE MERGER WITH PVFC

F.N.B. Corporation (FNB) and PVF Capital Corp. (PVFC) will file a proxy statement/prospectus and other relevant documents with the SEC in connection with their pending merger.

SHAREHOLDERS OF PVF CAPITAL CORP. ARE ADVISED TO READ THE PROXY STATEMENT/PROSPECTUS WHEN IT BECOMES AVAILABLE AND ANY OTHER RELEVANT DOCUMENT FILED WITH THE SEC, AS WELL AS ANY AMENDMENTS OR SUPPLEMENTS TO THOSE DOCUMENTS, BECAUSE THEY WILL CONTAIN IMPORTANT INFORMATION.

FNB, PVFC and certain of their directors and executive officers may be deemed to be participants in the solicitation of proxies from shareholders of PVFC in connection with the proposed merger. The proxy statement/prospectus, when it becomes available, will describe any interest in the merger they may have.

INFORMATION ABOUT THE MERGER WITH ANNB

In connection with the pending merger between FNB and Annapolis Bancorp, Inc. (ANNB), FNB has filed a Registration Statement on Form S-4 (Registration No. 333-186159) with the SEC, which includes a Proxy Statement of ANNB and a Prospectus of FNB.

STOCKHOLDERS OF ANNAPOLIS BANCORP, INC. ARE ADVISED TO READ THE REGISTRATION STATEMENT AND THE PROXY STATEMENT/PROSPECTUS REGARDING THE MERGER AND ANY OTHER RELEVANT DOCUMENTS FILED WITH THE SEC, AS WELL AS ANY AMENDMENTS OR SUPPLEMENTS TO THOSE DOCUMENTS, BECAUSE THEY WILL CONTAIN IMPORTANT INFORMATION.

FNB, ANNB and certain of their directors and executive officers may be deemed to be participants in the solicitation of proxies from the stockholders of ANNB in connection with the merger. A description of their interests in the merger is included in the proxy statement/prospectus of ANNB and FNB.

HOW TO OBTAIN ADDITIONAL INFORMATION

Free copies of the documents referred to above may be obtained, free of charge, at the SEC's website at www.sec.gov, or by contacting any of the persons listed below:

For documents filed by FNB -- James G. Orie, Chief Legal Officer, F.N.B. Corporation, One F.N.B. Boulevard, Hermitage, PA 16148, telephone (724) 983-3317

For documents filed by PVFC -- Jeffrey N. Male, Secretary, PVF Capital Corp., 30000 Aurora Road, Solon, OH 44139, telephone (440) 248-7171

For documents filed by ANNB -- Edward J. Schneider, Treasurer and Chief Financial Officer, Annapolis Bancorp, Inc., 1000 Bestgate Road, Suite 400, Annapolis, MD 21401, telephone (410) 224-4455

This communication does not constitute an offer of any securities for sale.



F.N.B. Corporation



Key Investment Considerations

Positioned to Achieve Long-Term Growth

1. **Experienced leadership**
2. **Sustainable business model**
3. **Attractive market position**
4. **Consistent, strong operating results and favorable trends**
5. **Proven, disciplined acquisition strategy**
6. **Investment thesis geared toward shareholder value creation**



F.N.B. Corporation

Fourth Largest Pennsylvania-Based Bank

- Assets:\$13.2 billion⁽¹⁾
- Loans:\$9.0 billion⁽¹⁾
- Deposits:\$10.8 billion⁽¹⁾
- Banking locations:270⁽¹⁾
- Consumer finance locations:71

Well-Positioned for Sustained Growth

- Attractive footprint: Banking locations span 53 counties/four states⁽¹⁾
- Leading market position⁽²⁾
 - #3 market share in the Pittsburgh MSA
 - #3 overall market share in Pennsylvania based on counties of operation
 - #5 overall market position for all counties of operation

Strong Operating Results

- Top quartile profitability performance
- EPS growth:2012 operating EPS of \$0.84 represents 17% growth
- Loan growth:14th consecutive linked-quarter total organic loan growth
- Strong performance:3-year total shareholder return of 84%⁽³⁾

Consistent Operating Strategy

- Maintain low-risk profile: Enterprise-wide risk management
- Position for sustained growth and profitability
 - Reposition and reinvest for growth
 - Disciplined expense control
 - Expanding market share potential

(1) Pro-forma for pending acquisitions of ANNB, scheduled to close 4/2013 with expected total assets of \$0.4 billion, loans of \$0.3 billion, deposits of \$0.3 billion and 8 banking locations and PVFC, expected to close 3Q13 with expected assets of \$0.8 billion, loans of \$0.6 billion, deposits of \$0.6 billion and 16 banking locations; (2) SNL Financial, Pro-forma, Excludes custodian bank; (3) As of February 21, 2013



Experienced Leadership

Experienced and respected executive management team

| | Years of Banking Experience | Joined FNB | Prior Experience |
|---------------------------------------|-----------------------------------|------------|--|
| President and CEO | | | |
| Vincent J. Delie, Jr. | 26 | 2005 | National City |
| President, First National Bank | | | |
| John C. Williams, Jr. | 42 | 2008 | Huntington National City Mellon Bank |
| Chief Financial Officer | | | |
| Vincent J. Calabrese, Jr. | 25 | 2007 | People's United |
| Chief Credit Officer | | | |
| Gary L. Guerrieri | 27 | 2002 | FNB Promistar |



Sustainable Business Model

Sustainable Business Model

| Risk Management | Growth | Culture | Shareholder Value |
|---|---|--|--|
| <ul style="list-style-type: none">✓ Maintain low risk profile✓ Target neutral interest rate risk position✓ Fund loan growth with deposits✓ Adhere to consistent underwriting and pricing standards✓ Maintain rigid expense control✓ Efficient capital management | <ul style="list-style-type: none">✓ Organic growth:<ul style="list-style-type: none">➤ Regional model➤ Best-in-class, enterprise-wide sales management➤ Deep product set✓ Investments in people, product development, high-growth potential market segments✓ Acquisition-related growth:<ul style="list-style-type: none">➤ Disciplined, strategic, accretive | <ul style="list-style-type: none">✓ Attract, retain and develop top talent✓ Strong cross-sell environment✓ Holistic incentive compensation structure supports cross-functional focus✓ Monitor external and internal service excellence, quality and satisfaction✓ Recognize accomplishments and innovation | <ul style="list-style-type: none">✓ Disciplined, growth oriented focus guided by commitment to shareholder value✓ Long-term investment thesis centered on:<ul style="list-style-type: none">➤ Targeted EPS growth➤ Strong dividend |



Reposition and Reinvest Strategy



Reposition and Reinvest Strategy

Strategic Actions Drive Long-Term Growth and Performance

Actions

- ❑ Talent Management
- ❑ Geographic Segmentation
- ❑ Sales Management/Cross-Sell
- ❑ Product Development
- ❑ Branch Optimization
- ❑ Electronic Delivery Investment
- ❑ Expansion Through Acquisition

Results

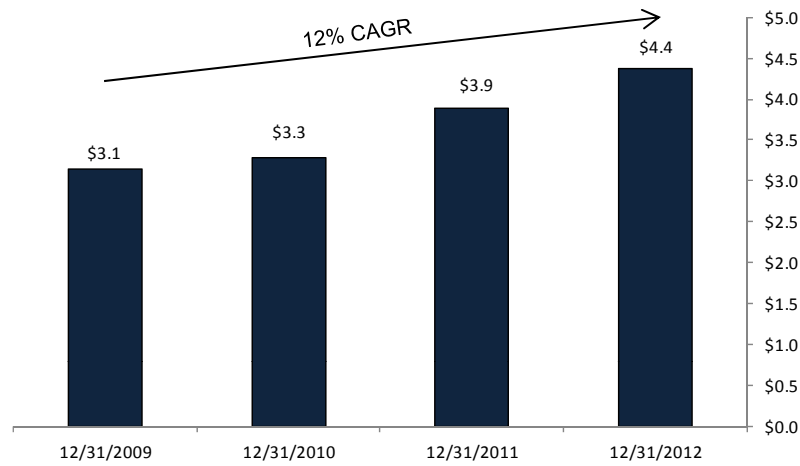
- ✓ Consistent, strong operating results
- ✓ Revenue growth
- ✓ Consistent, organic growth
 - 14 consecutive quarters organic total loan growth
 - 15 consecutive quarters organic core commercial loan growth
- ✓ Attractive market position
- ✓ Expanded market share potential via entry and expansion in attractive markets
- ✓ Strong 3-year total shareholder return

Reposition and Reinvest – Actions Drive Long-Term Performance

| | | 2009 | 2010 | 2011 | 2012 | 2013 |
|---------------------|---|---|---|---|---------------------------------|-----------------------------|
| PEOPLE | Talent Management <i>Strengthened team through key hires; Continuous team development</i> | Attract, retain, develop best talent | | | | |
| | Geographic Segmentation <i>Regional model</i> | Regional Realignment | | | | |
| PROCESS | Sales Management/Cross Sell <i>Proprietary sales management system developed and implemented: Balanced scorecards, cross-functional alignment</i> | Consumer Banking Scorecards | Consumer Banking Refinement/Daily Monitoring | | | |
| | | Commercial Banking Sales Management | | Expansion to additional lines of business | | |
| PRODUCT | Product Development <i>Deepened product set and niche areas allow FNB to successfully compete with larger banks and gain share</i> | Private Banking | Capital Markets | Online and mobile banking investment /implementation | | |
| | | Asset Based Lending | Small Business Realignment | | | |
| | | Treasury Management | | | | |
| PRODUCTIVITY | Branch Optimization <i>Continuous evolution of branch network to optimize profitability and growth prospects</i> | De-Novo Expansion 9 Locations | | | | Continued Evaluation |
| | | | Consolidate 2 Locations | Consolidate 6 Locations | Consolidate 37 Locations | |
| | Acquisitions <i>Opportunistically expand presence in attractive markets</i> | | | CB&T | Parkvale | ANNB and PVFC |

Cross-Functional Sales Management Drives Growth

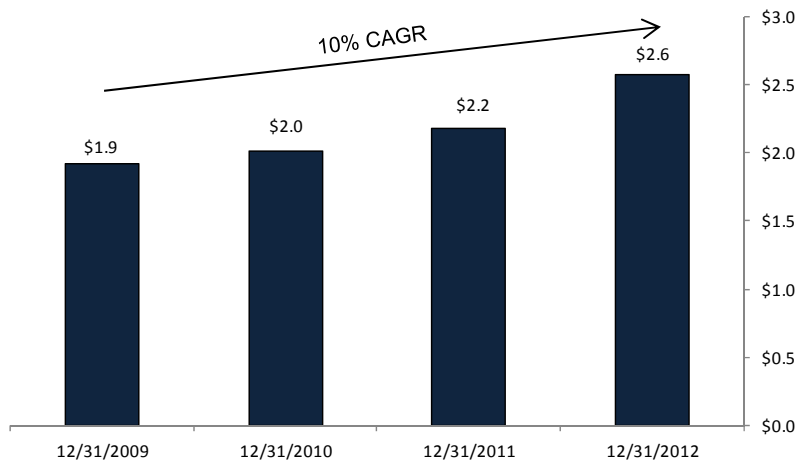
Commercial Loan Portfolio⁽¹⁾



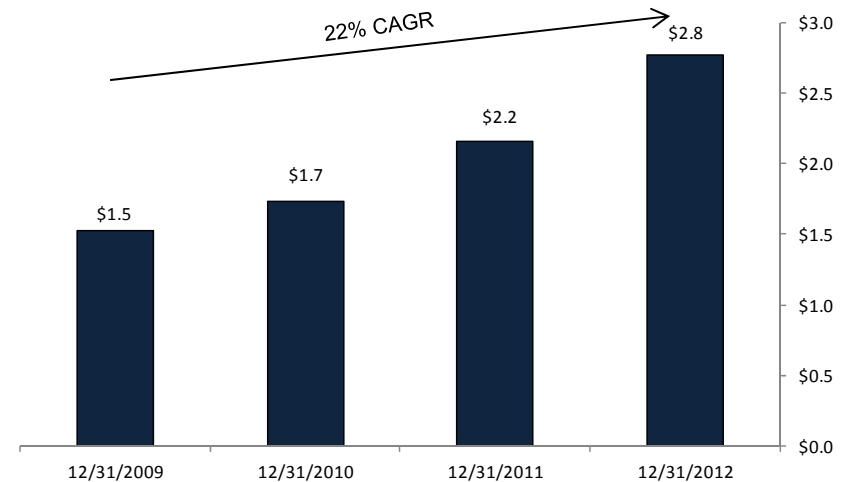
“What Gets Measured Gets Done”

A cross-functional, disciplined sales management process drives loan growth and growth in lower-cost transaction deposits, supporting the net interest margin, delivering greater profitability and deepening the client relationship.

Consumer Loan Portfolio⁽²⁾



DDA's and Customer Repos



Balances shown are period-end balances, \$ in billions.

(1) Core commercial loan portfolio, excluding the Florida portfolio; (2) Consumer loans excludes the residential portfolio.



Market Position

Top Market Overall Position

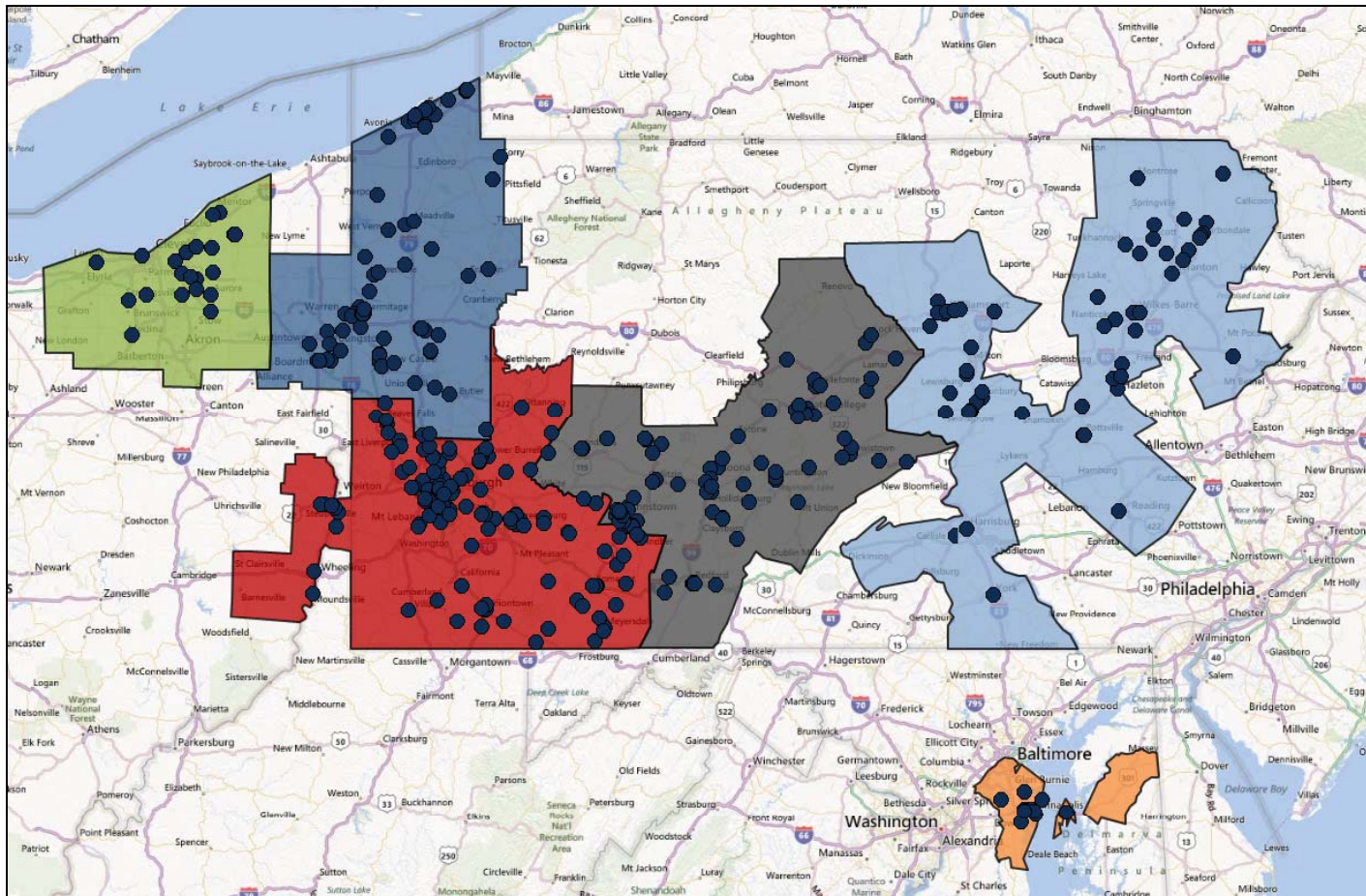
FNB holds the #3 overall retail market position for Pennsylvania counties of operation and #5 position for all counties




| FNB Pennsylvania Counties of Operation | | | | |
|--|---------------------------|--------------|--------------------------------|------------------------|
| Rank | Institution | Branch Count | Total Market Deposits (\$ 000) | Total Market Share (%) |
| 1 | PNC Financial Services | 306 | 53,477,806 | 34.1 |
| 2 | Royal Bank of Scotland | 209 | 10,728,368 | 6.5 |
| 3 | F.N.B. Corporation | 228 | 8,548,326 | 5.7 |
| 4 | M&T Bank Corp. | 130 | 6,703,099 | 4.5 |
| 5 | Wells Fargo & Co. | 65 | 4,776,100 | 3.2 |
| 6 | First Commonwealth | 101 | 3,957,651 | 2.6 |
| 7 | Banco Santander | 75 | 3,854,650 | 2.6 |
| 8 | Dollar Bank | 37 | 3,453,494 | 2.3 |
| 9 | First Niagara Financial | 74 | 3,147,291 | 2.1 |
| 10 | Susquehanna Bancshares | 80 | 3,123,468 | 2.1 |
| Total (1-134) | | 2,456 | 149,889,192 | 100.0 |

| FNB All Counties of Operation | | | | |
|-------------------------------|---------------------------|--------------|--------------------------------|------------------------|
| Rank | Institution | Branch Count | Total Market Deposits (\$ 000) | Total Market Share (%) |
| 1 | PNC Financial Services | 460 | 60,155,071 | 25.9 |
| 2 | Royal Bank of Scotland | 298 | 14,949,617 | 6.4 |
| 3 | KeyCorp | 99 | 11,129,246 | 4.8 |
| 4 | Huntington Bancshares | 224 | 10,492,839 | 4.5 |
| 5 | F.N.B. Corporation | 270 | 10,135,228 | 4.4 |
| 6 | M&T Bank Corp. | 151 | 8,603,725 | 3.7 |
| 7 | FirstMerit Corp. | 104 | 6,513,189 | 2.8 |
| 8 | TFS Financial Corp | 22 | 6,162,459 | 2.6 |
| 9 | Wells Fargo & Co. | 76 | 5,575,216 | 2.4 |
| 10 | Dollar Bank | 66 | 5,172,305 | 2.2 |
| Total (1-213) | | 3,822 | 232,660,382 | 100.0 |

Source: SNL Financial, deposit data as of June 30, 2012, pro-forma as of February 21, 2013, excludes custodian bank

Banking Footprint – Regional View



| Top 30 MSA Presence | |
|--|-----------------------|
| MSA | Population |
|  Baltimore | 2.7 million (#20 MSA) |
|  Pittsburgh | 2.4 million (#22 MSA) |
|  Cleveland | 2.1 million (#28 MSA) |

FNB's regional model utilizes six regions, including three in top 30 MSA markets, with each region having a regional headquarters housing cross-functional teams.⁽¹⁾

Source: SNL Financial, Pro-Forma

(1) Includes expected regions associated with pending acquisitions.

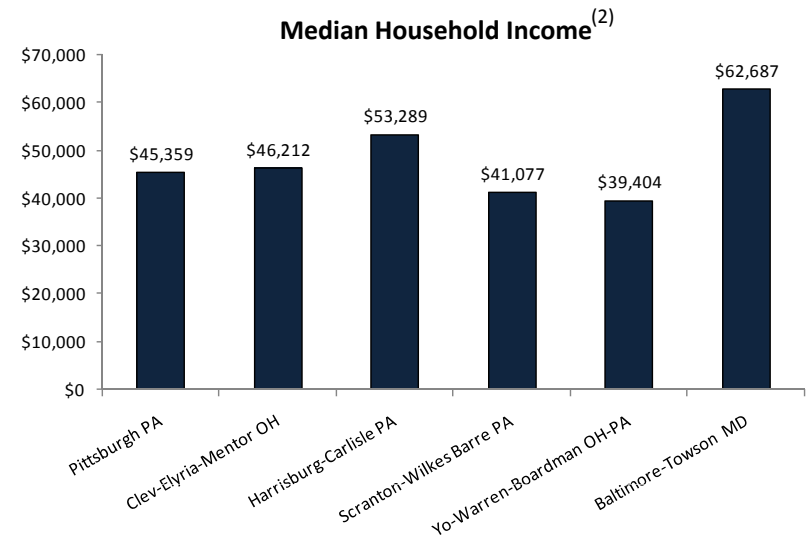
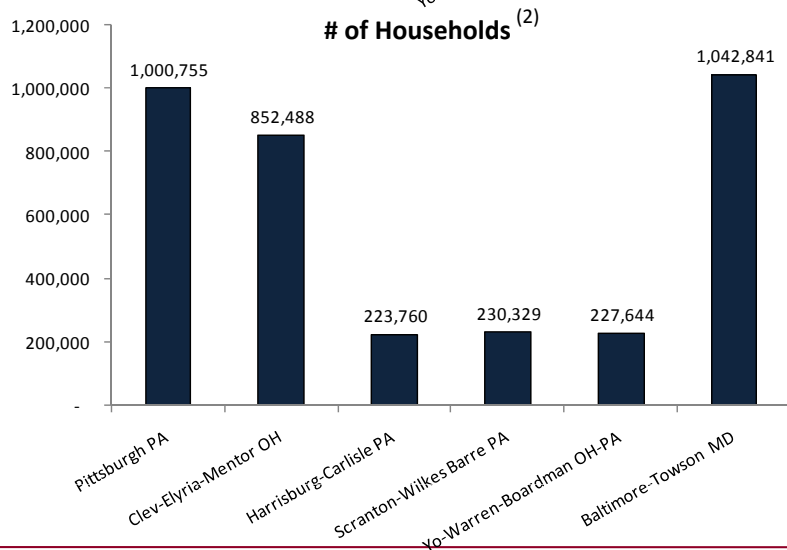
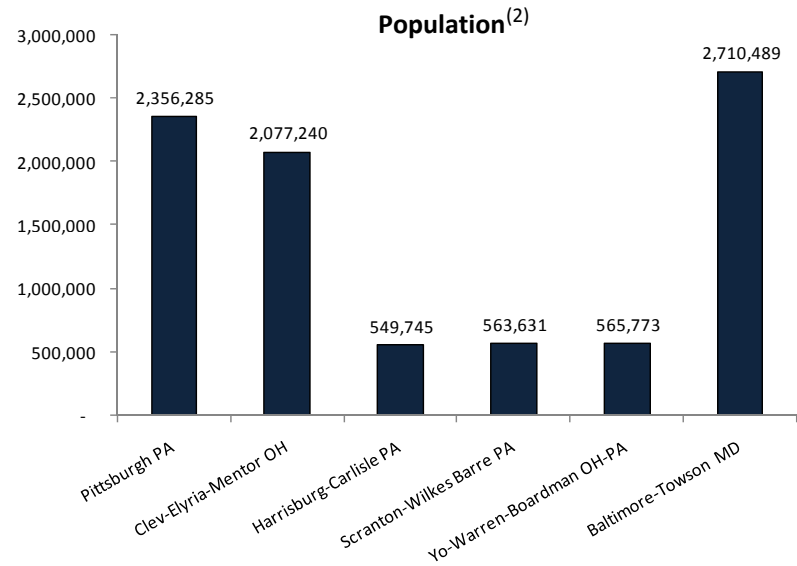
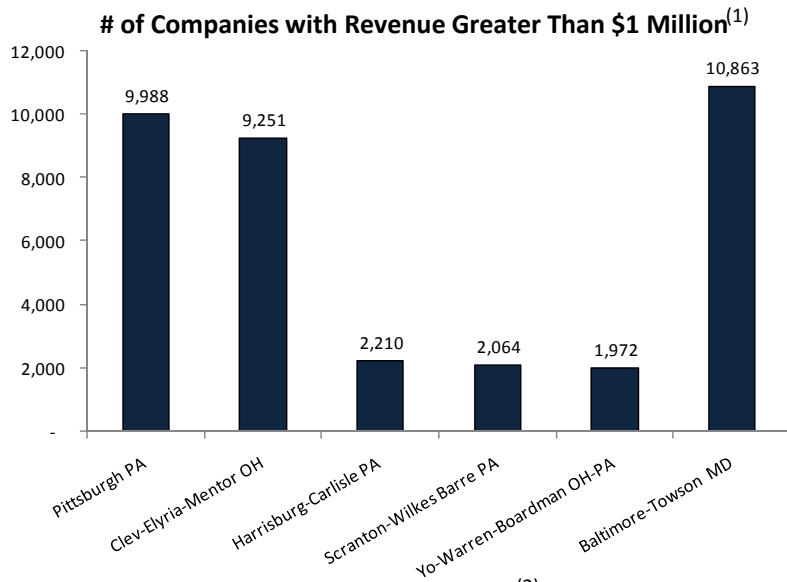
Market Position and Opportunity

FNB's presence in major MSA's provides opportunity

| MSA Statistics | Pittsburgh, PA | Cleveland, OH | Baltimore, MD |
|---|--|--|-------------------------------------|
| FNB Presence | | | |
| Deposits ⁽¹⁾ | \$3.5 billion | \$0.06 billion | \$0.34 billion |
| % of FNB Total Deposits ⁽¹⁾ | 39% | 1% | 4% |
| Deposit Market Share ^{(1) (2)} | 4.5% | 0.1% | 0.5% |
| Deposit Market Rank ^{(1) (2)} | #3 | #27 | #20 |
| FNB's market presence | Established, achieving #3 rank in 2012 | Expanded, via pending PVFC acquisition | Entry, via pending ANNB acquisition |
| Market | | | |
| Deposits ⁽²⁾ | \$96.7 billion | \$50.3 billion | \$63.6 billion |
| U.S. Deposit Rank 2012 | #17 | #32 | #25 |
| Population ⁽²⁾ | 2.4 million | 2.1 million | 2.7 million |
| U.S. Population Rank | #22 | #28 | #20 |
| Households ⁽²⁾ | 1.0 million | 0.9 million | 1.0 million |
| Median Household Income | \$45,359 | \$46,212 | \$62,687 |
| Unemployment ⁽³⁾ | 7.2% | 6.5% | 7.0% |
| Companies with Revenue >\$1 Million | 9,988 | 9,251 | 10,863 |

(1) Pro-forma, as of June 30, 2012, market share rank excludes custodian bank; (2) Data per SNL (3) Data per the Bureau of Labor Statistics for December 2012

Market Opportunity




Note: Above metrics at the MSA level

(1) Data per Hoover's as of February 2, 2013

(2) Data per SNL Financial

#3 Position in the Pittsburgh MSA

| Rank | MSA | Population (000's) | Top 3 Banks in MSA by Deposit Market Share | | |
|-----------|---------------------------------|-----------------------|--|----------------|--|
| | | | #1 | #2 | #3 |
| 1 | New York ⁽¹⁾ | 18,897 | JPM | BofA | Citi |
| 2 | Los Angeles | 12,829 | BofA | Wells Fargo | Mitsubishi UFJ |
| 3 | Chicago | 9,461 | JPM | BMO | BofA |
| 4 | Dallas | 6,372 | BofA | JPM | Wells Fargo |
| 5 | Philadelphia | 5,965 | TD | Wells Fargo | HSBC |
| 6 | Houston | 5,947 | JPM | Wells Fargo | BofA |
| 7 | Washington | 5,582 | Capital One | Wells Fargo | BofA |
| 8 | Miami | 5,565 | Wells Fargo | BofA | Citi |
| 9 | Atlanta | 5,269 | SunTrust | Wells Fargo | BofA |
| 10 | Boston | 4,552 | BofA | RBS | Banco Santander |
| 11 | San Francisco | 4,335 | BofA | Wells Fargo | Citi |
| 12 | Detroit | 4,296 | JPM | Comerica | BofA |
| 13 | Riverside | 4,225 | BofA | Wells Fargo | JPM |
| 14 | Phoenix | 4,193 | Wells Fargo | JPM | BofA |
| 15 | Seattle | 3,440 | BofA | Wells Fargo | U.S. Bancorp |
| 16 | Minneapolis ⁽¹⁾ | 3,280 | Wells Fargo | U.S. Bancorp | TCF |
| 17 | San Diego | 3,095 | Wells Fargo | Mitsubishi UFJ | BofA |
| 18 | St. Louis | 2,813 | U.S. Bancorp | BofA | Commerce |
| 19 | Tampa | 2,783 | BofA | Wells Fargo | SunTrust |
| 20 | Baltimore | 2,710 | BofA | M&T | PNC |
| 21 | Denver | 2,543 | Wells Fargo | FirstBank | U.S. Bancorp |
| 22 | Pittsburgh⁽¹⁾ | 2,356 | PNC | RBS |  F.N.B. Corporation |
| 23 | Portland | 2,226 | BofA | U.S. Bancorp | Wells Fargo |
| 24 | Sacramento | 2,149 | Wells Fargo | BofA | U.S. Bancorp |
| 25 | San Antonio | 2,143 | Cullen/Frost | BofA | Wells Fargo |

FNB is uniquely positioned as one of only very few community banks to hold a Top 3 deposit market rank in one of the nation's 25 largest metropolitan statistical areas.

Source: MSA population per U.S. Census Bureau 2010 data; Deposit market share per SNL Financial as of June 30, 2012, pro-forma as of January 25, 2013





Strong Operating Results

Favorable Trends

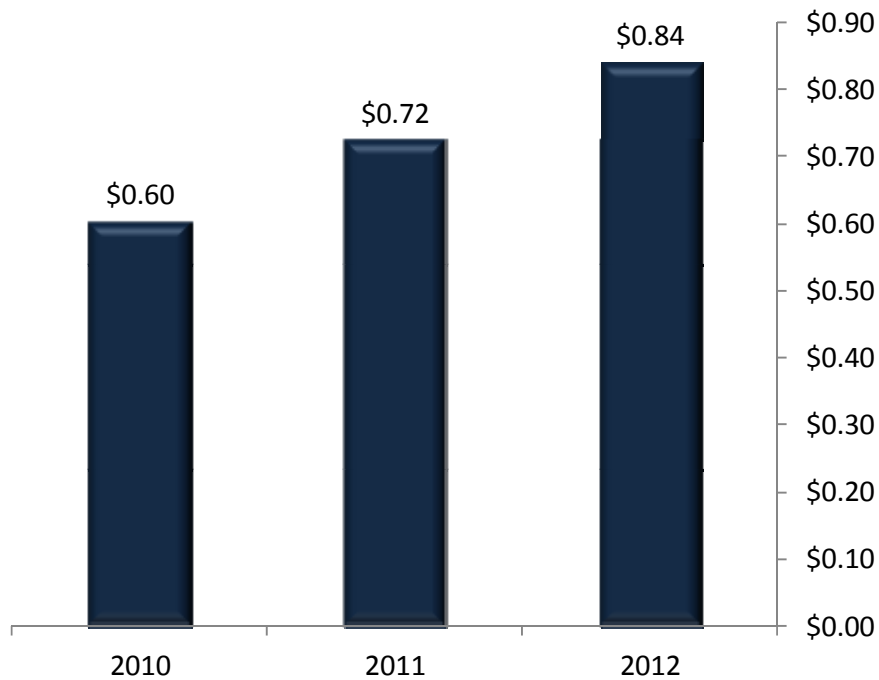
Strong Operating Results and Favorable Trends

| | | 2012 | 2011 | 2010 |
|---|--|------------------|----------|----------|
| Consistent Earnings Growth⁽¹⁾ | Net income - operating | \$117,835 | \$90,285 | \$68,201 |
| | Earnings per diluted share – operating | \$0.84 | \$0.72 | \$0.60 |
| Profitability Performance | ROTE ⁽¹⁾ | 18.77% | 16.32% | 14.71% |
| | ROTA ⁽¹⁾ | 1.12% | 1.02% | 0.87% |
| | Net interest margin | 3.73% | 3.79% | 3.77% |
| | Efficiency ratio | 57.7% | 59.7% | 60.7% |
| Strong Organic Balance Sheet Growth Trends⁽²⁾ | Total loan growth ⁽³⁾ | 7.0% | 6.7% | 5.1% |
| | Commercial loan growth ⁽³⁾ | 9.8% | 9.6% | 5.7% |
| | Consumer loan growth | 10.2% | 6.2% | 4.6% |
| | Transaction deposits and customer repo growth ⁽⁴⁾ | 13.3% | 5.8% | 8.9% |

(1) Adjusted results, refer to Appendix for details; (2) Period-end organic growth results (organic reflects adjustments for balances acquired via the Parkvale and CBT acquisitions where applicable); (3) Excludes the Florida commercial portfolio; (4) Excludes time deposits

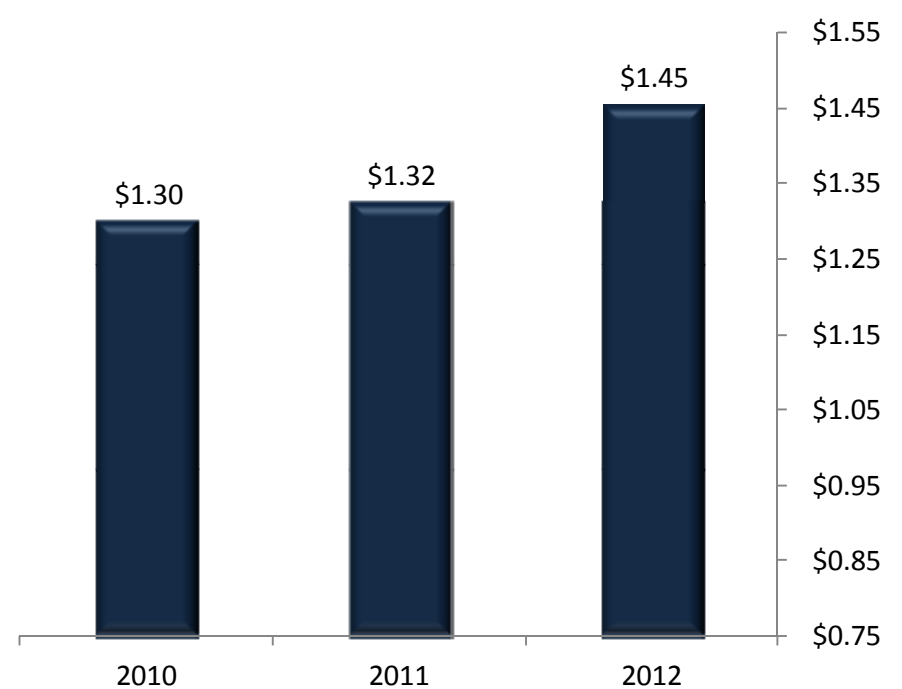
Earnings Per Share Trends

Operating EPS⁽¹⁾



17%
2012 Year-over-Year
EPS Growth

Pre-Provision Net Revenue EPS⁽¹⁾

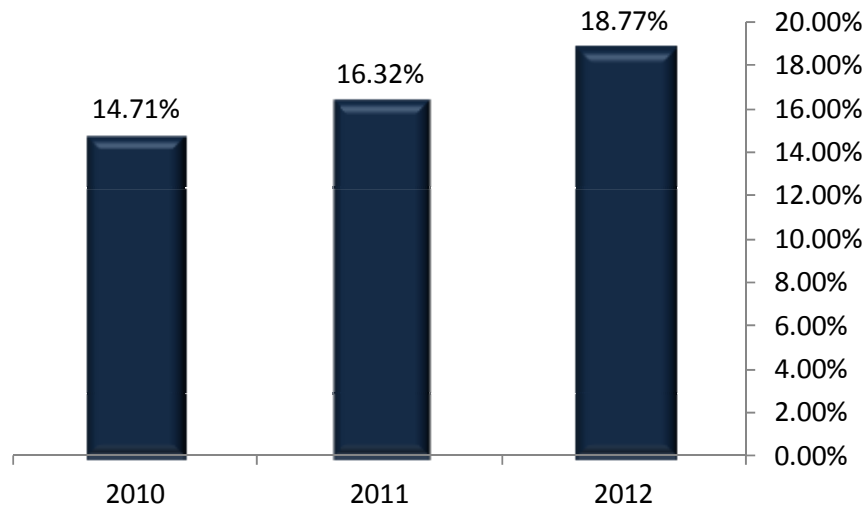


10%
2012 Year-over-Year
PPNR EPS Growth

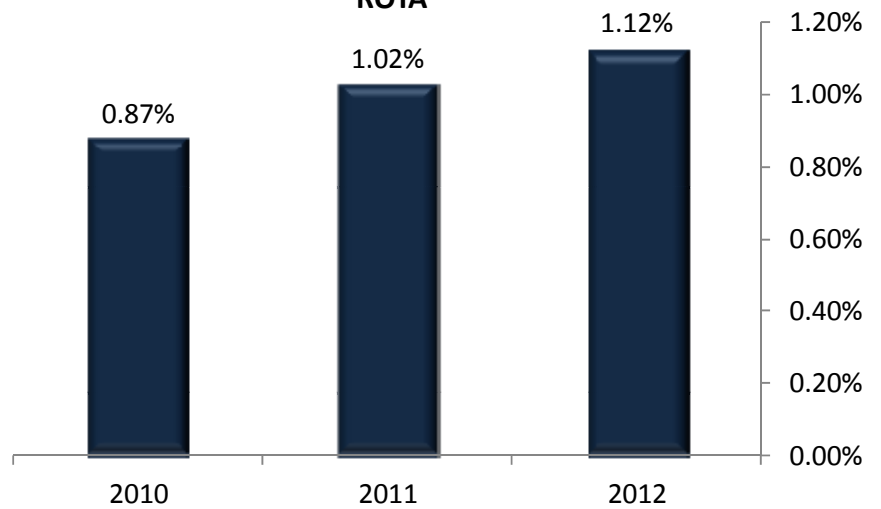
(1) Operating results, refer to Appendix for details

Profitability Trends

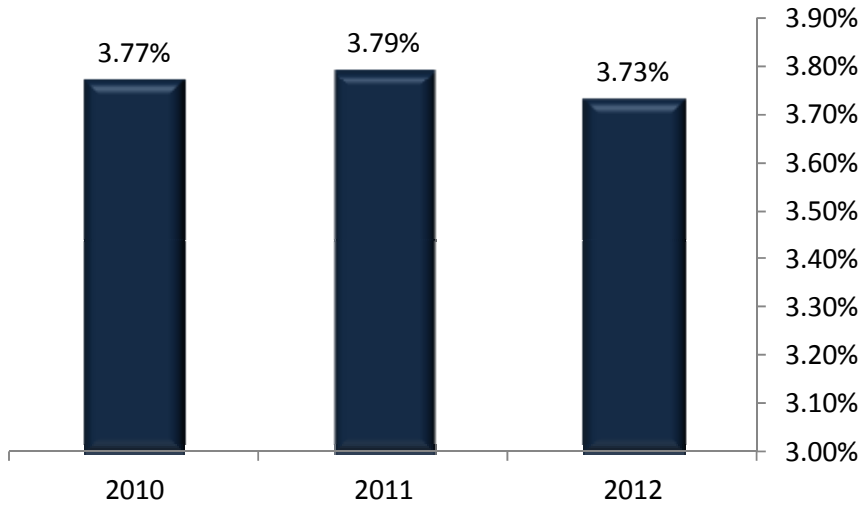
ROTE ⁽¹⁾



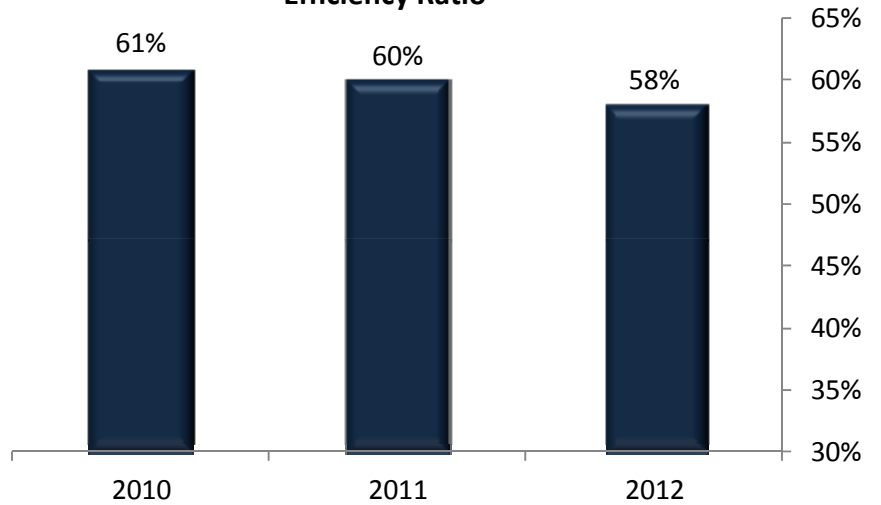
ROTA ⁽¹⁾



Net Interest Margin



Efficiency Ratio

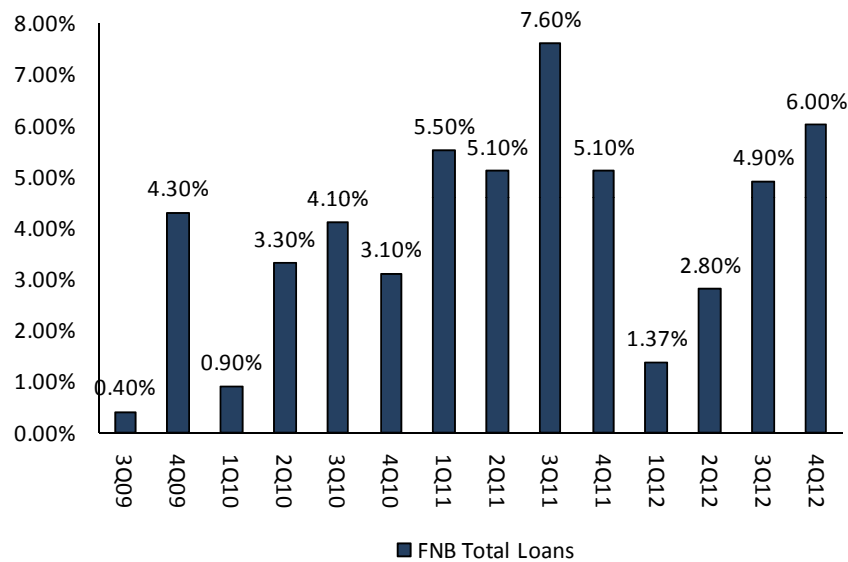


(1) Operating results, refer to Appendix for details

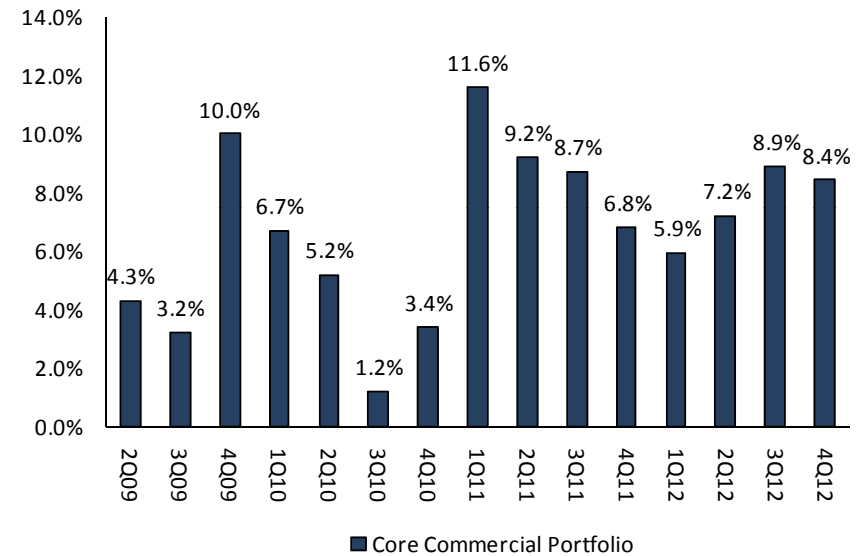
Industry Leading Loan Growth

Over three years of consecutive quarterly organic loan growth accomplished

Total Loans



Core Commercial Portfolio



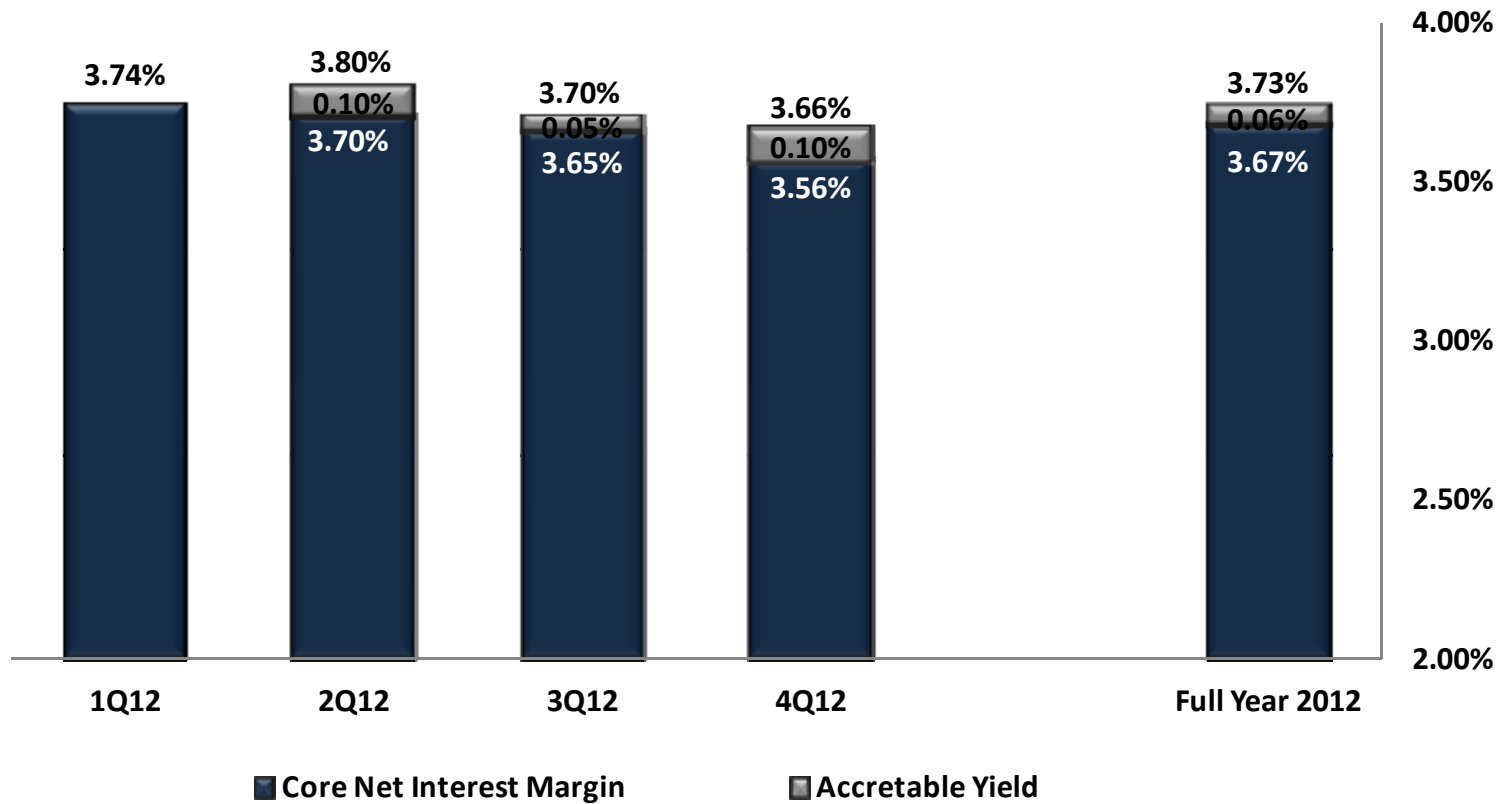
➤ 14th consecutive quarter of total loan growth

➤ 15th consecutive quarter of Core commercial portfolio growth

(1) Reflects linked-quarter average organic loan growth results on an annualized basis

Net Interest Margin Trends

Net Interest Margin Trends



Asset Quality Results⁽¹⁾

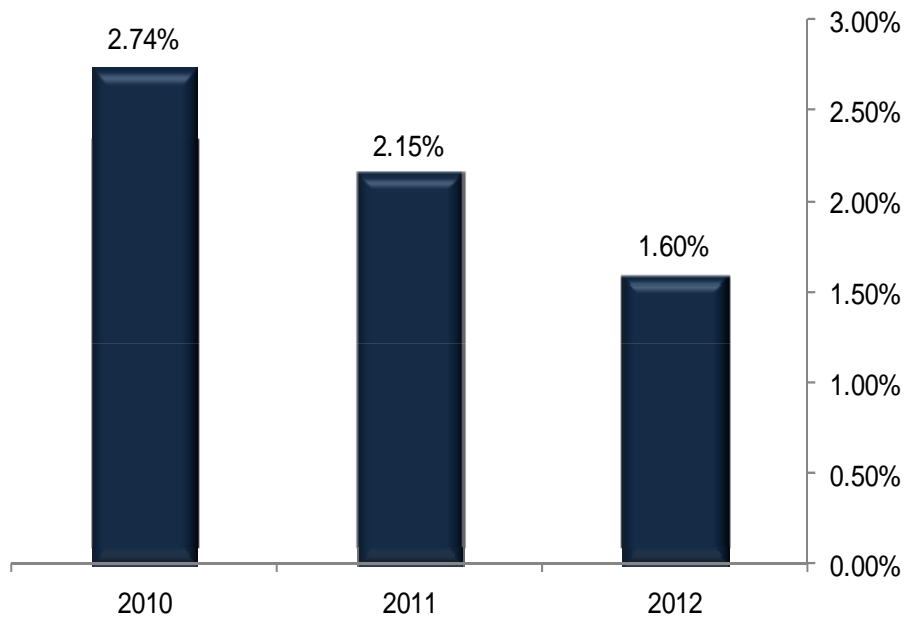
| <i>\$ in thousands</i> | 2012 | 2011 | 2010 |
|---|-----------------|----------|----------|
| NPL's+OREO/Total loans+OREO | 1.60% | 2.15% | 2.74% |
| Total delinquency | 1.64% | 2.08% | 2.31% |
| Provision for loan losses ⁽²⁾ | \$31,302 | \$33,641 | \$47,323 |
| Net charge-offs (NCO's) ⁽²⁾ | \$27,590 | \$39,099 | \$45,858 |
| NCO's/Total average loans ⁽²⁾ | 0.35% | 0.58% | 0.77% |
| NCO's/Total average originated loans | 0.41% | 0.62% | 0.77% |
| Allowance for loan losses/ Total loans | 1.39% | 1.54% | 1.74% |
| Allowance for loan losses/ Total non-performing loans ⁽²⁾ | 123.88% | 94.76% | 78.44% |

(1) Metrics shown are originated portfolio metrics unless noted as a total portfolio metric (applicable for years 2012 and 2011). "Originated portfolio" or "Originated loans" excludes loans acquired at fair value and accounted for in accordance with ASC 805 (effective January 1, 2009), as the risk of credit loss has been considered by virtue of the Corporation's estimate of fair value.

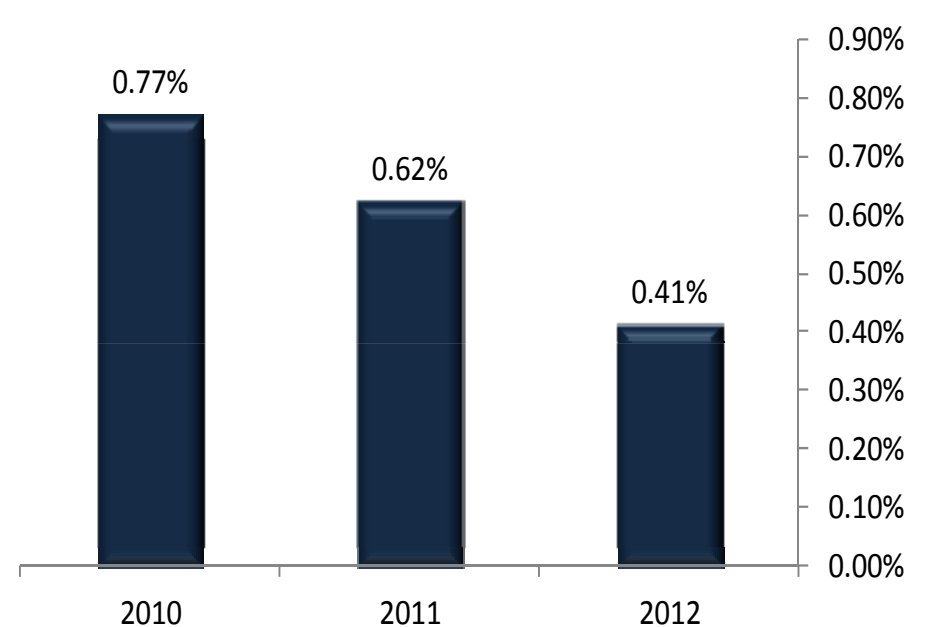
(2) Total portfolio metric

Asset Quality Trends

**NPL's+OREO/
Originated Loans+OREO⁽¹⁾**

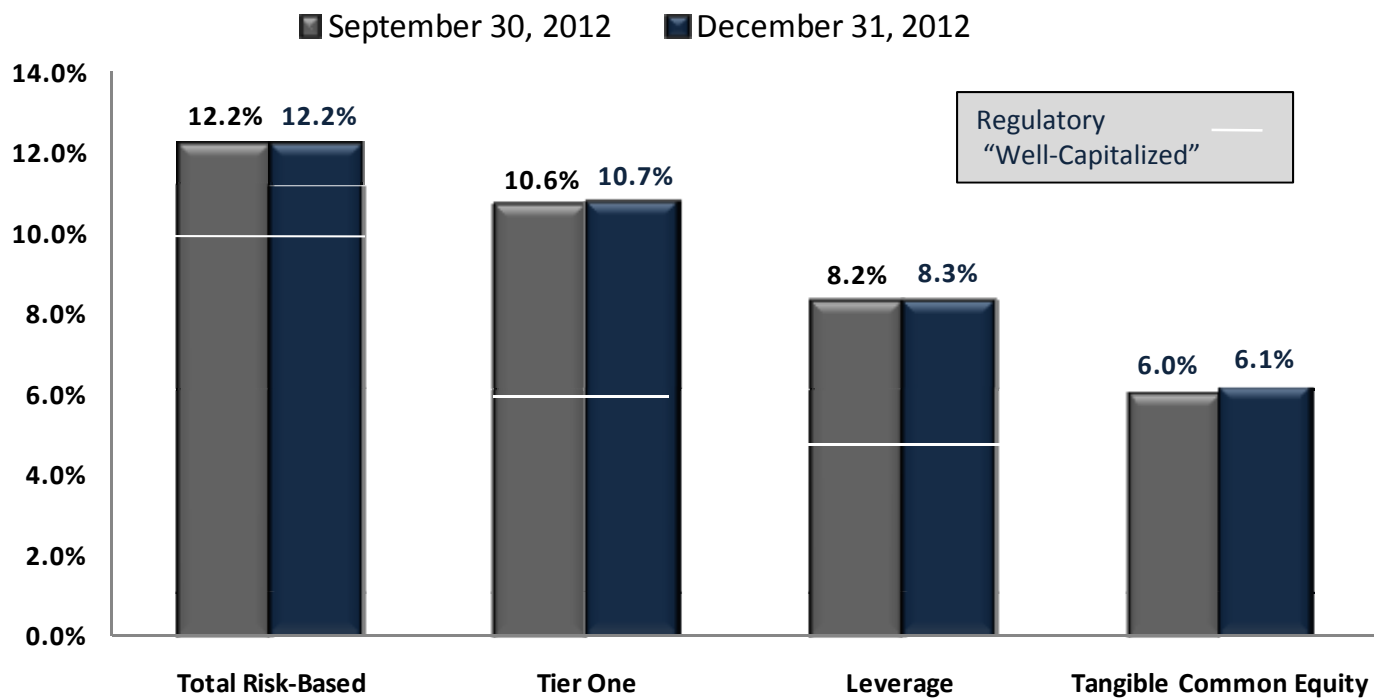


NCO's/Average Originated Loans⁽¹⁾



(1) "Originated portfolio" or "Originated loans" excludes loans acquired at fair value and accounted for in accordance with ASC 805 (effective January 1, 2009), as the risk of credit loss has been considered by virtue of the Corporation's estimate of fair value.

Capital Position



| Dividend Payout Ratio & Dividend Yield | 2012 | 2011 | 2010 |
|--|--------------|--------------|--------------|
| FNB – Dividend Payout Ratio | 61.3% | 69.7% | 74.0% |
| Regional Peer Group Median | 38.0% | 31.1% | 40.0% |
| FNB – Dividend Yield | 4.52% | 4.24% | 4.89% |
| Regional Peer Group Median | 2.93% | 2.28% | 1.35% |



Acquisition Strategy

Acquisition Strategy

Disciplined and Consistent Acquisition Strategy

➤ Strategy

- Disciplined identification and focus on markets that offer potential to leverage core competencies and growth opportunities

➤ Criteria

- Create shareholder value
- Meet strategic vision
- Fit culturally

➤ Evaluation

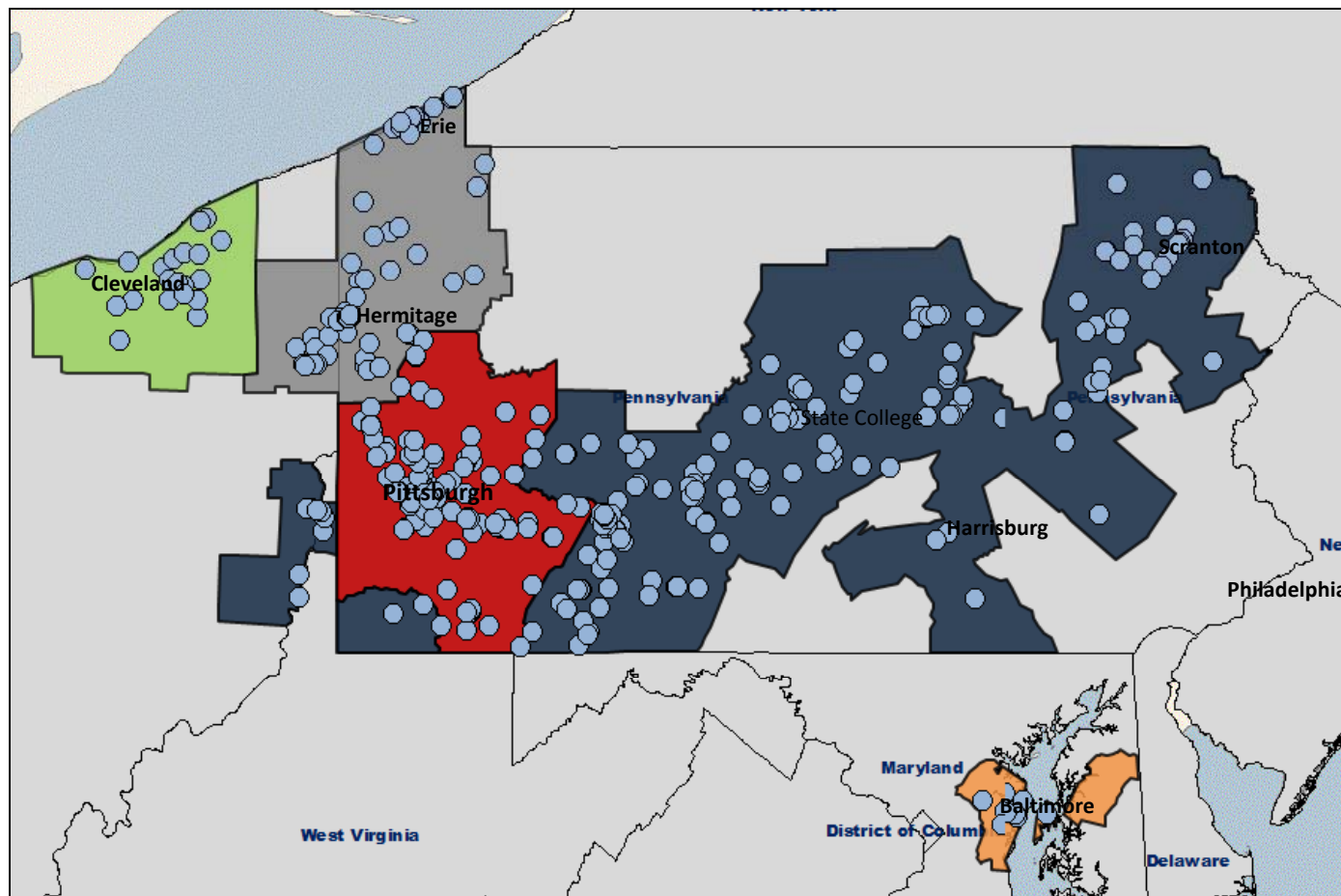
- Targeted financial and capital recoupment hurdles
- Proficient and experienced due diligence team

➤ Execution

- Superior post-acquisition execution
- Execute FNB's proven, scalable, business model
- Proven success assimilating FNB's strong sales culture



Acquisition-Related Expansion



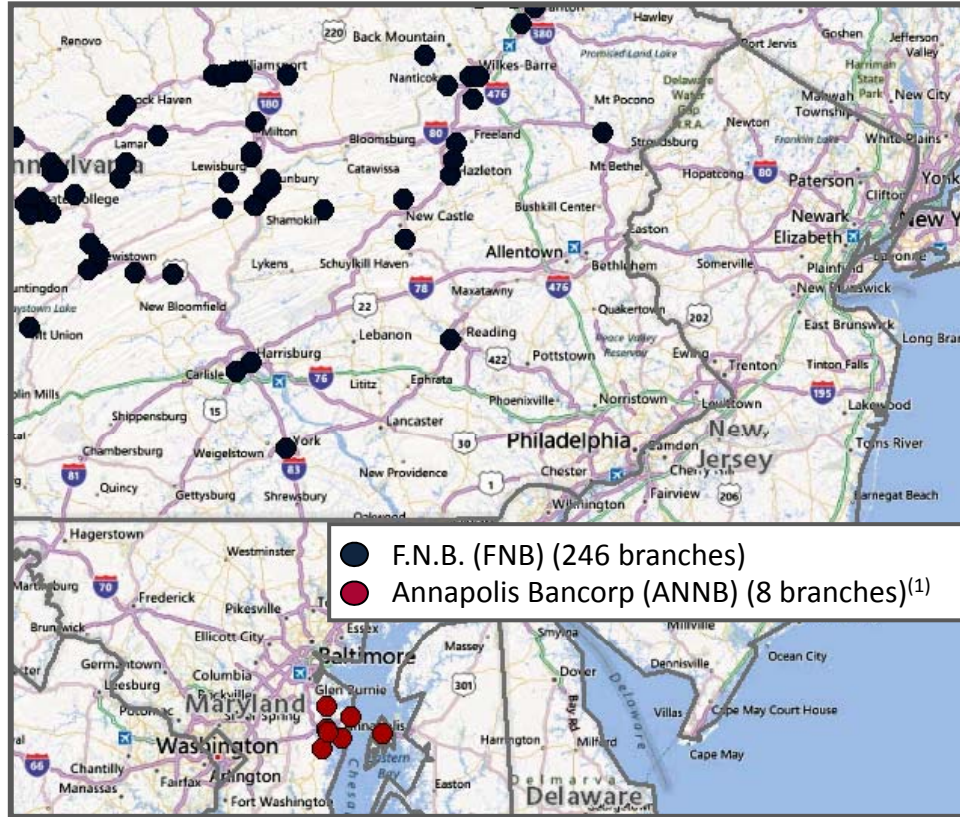
11th bank acquisition since 2002 announced February 19, 2013 (PVFC)

- ✓ Two currently pending
 - ANNB: April, 2013
 - PVFC: 3Q13
- ✓ Four since 2010⁽¹⁾
- ✓ Nine since 2005⁽¹⁾

○ FNB Banking Location (pro-forma)

(1) Includes two pending acquisitions

Annapolis Bancorp, Inc. (ANNB) Opportunity Overview



| County | Branches | Deposits in Market (\$000) | HH Income (\$ - 2011) |
|---------------------------------------|----------|----------------------------|-----------------------|
| Anne Arundel, MD ⁽¹⁾ | 7 | 298,251 | 79,692 |
| Queen Anne's, MD | 1 | 45,107 | 72,774 |
| <i>FNB Current Wtd Avg. by County</i> | | | 42,350 |

Attractive Market Entry Opportunity

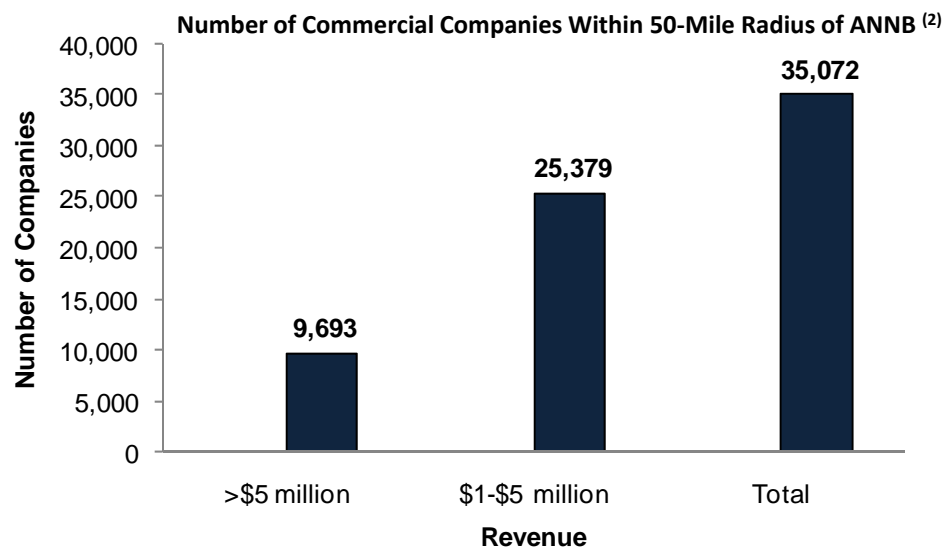
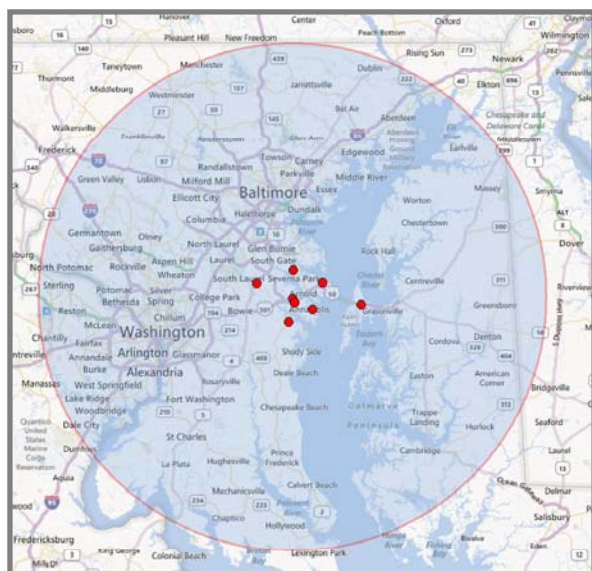
- **Natural progression**
 - Consistent with stated expansion strategy
- **Market opportunity**
 - Attractive demographics
 - Significant commercial banking opportunities
 - Excellent retail and wealth opportunities
 - Access to greater Baltimore and Washington D.C. markets
- **Markets conducive to FNB's model**
 - Execute FNB's scalable, proven business model and strong sales management culture
 - Establishes a 5th FNB region (refer to page 5)
- **Attractive partner**
 - ANNB is a relationship-focused bank with strong community ties and presence

Source: Deposit and demographic data per SNL Financial; deposits as of June 30, 2012

(1) Includes branch opened October, 2012 in Waugh Chapel

Annapolis Bancorp, Inc. (ANNB) Market Opportunity

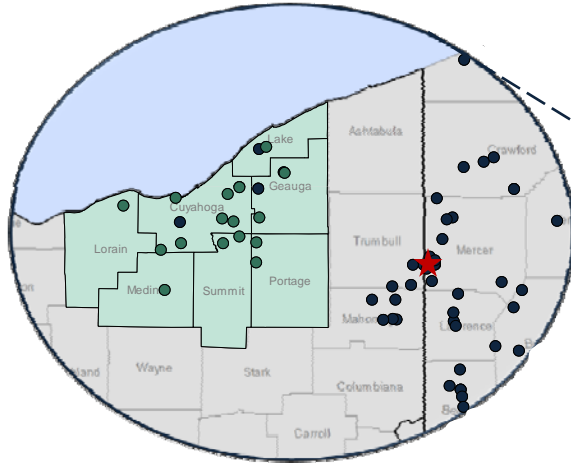
- Leverage FNB's core competencies and proven business model in a high growth market
 - Execute FNB's scalable, cross-functional sales management process
 - Regional model with local decision making, market leaders, credit authority and functional support
- Competitive environment : Similar to FNB's larger markets
- Future opportunity for expansion: 25 identified banks in close proximity⁽¹⁾
- Attractive markets present commercial and retail opportunities
 - Strong demographics present retail, wealth management, private banking and insurance opportunities
 - Strong commercial opportunities with access to more than 35,000 companies within 50-mile radius



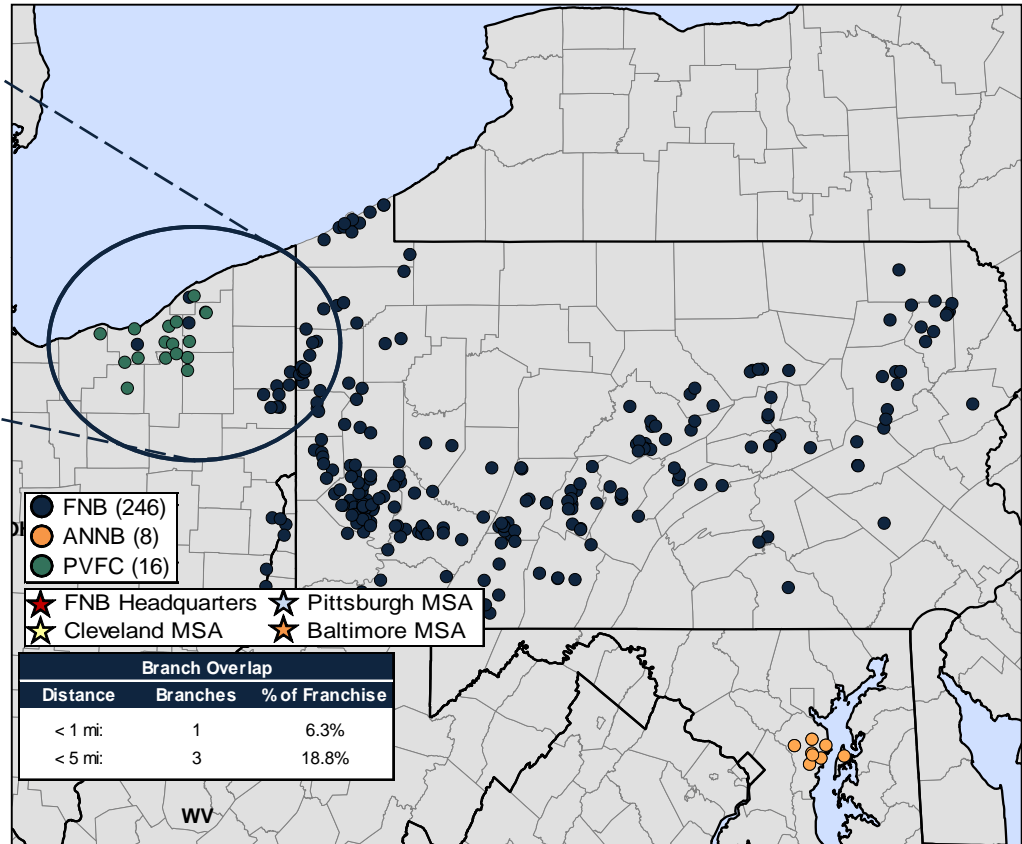
(1) Source: SNL Financial; Includes banks with assets between \$200 million and \$5 billion with NPA's/assets<4%; Excludes MHC's, merger targets and banks with 5 or fewer branches

(2) Source: Hoover's; Includes companies within a 50-mile radius of ANNB headquarters with revenue >\$5 million, between \$1 and \$5 million and total companies with revenue >\$1 million

Parkview Financial Corp. (PVFC) Pro Forma Franchise



Pro Forma Branch Franchise



Cleveland, OH MSA

| Rank | Institution (ST) | Number of Branches | Deposits in Market (\$mm) | Market Share (%) |
|----------------------|-----------------------------------|--------------------|---------------------------|------------------|
| 1 | KeyCorp (OH) | 76 | 9,961 | 19.8 |
| 2 | PNC Financial Services Group (PA) | 81 | 5,758 | 11.5 |
| 3 | TFS Financial Corp (MHC) (OH) | 19 | 5,629 | 11.2 |
| 4 | RBS | 66 | 4,421 | 8.8 |
| 5 | Huntington Bancshares Inc. (OH) | 88 | 4,212 | 8.4 |
| 6 | Fifth Third Bancorp (OH) | 64 | 3,531 | 7.0 |
| 7 | FirstMerit Corp. (OH) | 67 | 3,350 | 6.7 |
| 8 | JPMorgan Chase & Co. (NY) | 42 | 2,739 | 5.4 |
| 9 | U.S. Bancorp (MN) | 66 | 1,979 | 3.9 |
| 10 | Dollar Bank FSB (PA) | 27 | 1,663 | 3.3 |
| 14 | Pro Forma | 15 | 624 | 1.2 |
| 14 | PVFC Capital Corp. (OH) | 12 | 564 | 1.1 |
| 27 | F.N.B. Corp. (PA) | 3 | 60 | 0.1 |
| Totals (1-10) | | 596 | 43,243 | 86.0 |
| Totals (1-39) | | 723 | 50,255 | 100.0 |

Source: SNL Financial and Microsoft MapInfo
 Deposit data as of 6/30/2012 and pro forma for pending and completed transactions

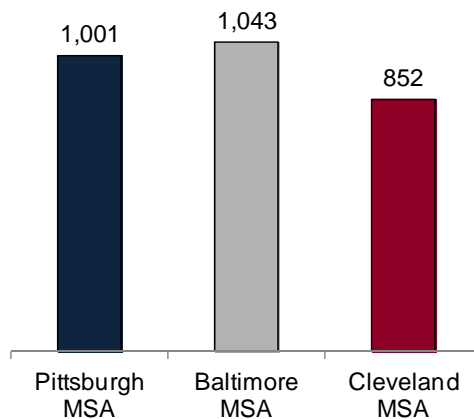
Parkview Financial Corp. (PVFC) Market Opportunity

Expansion in Cleveland Market

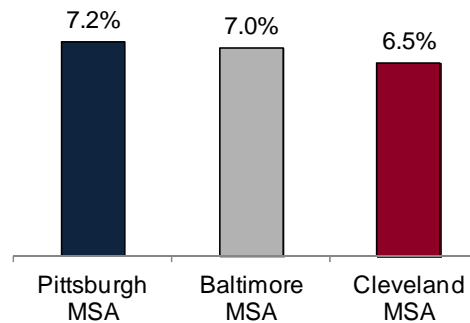
- Third consecutive acquisition in a major MSA
- Cleveland, Pittsburgh and Baltimore have an aggregate population of 7.1 million, significant commercial lending opportunities and favorable demographics
- The Cleveland market is conducive to FNB's commercial banking model and strong cross sell culture
 - Opportunity to replicate FNB's proven Pittsburgh success in a market with similar characteristics
 - Significantly enhances number of commercial banking prospects within FNB footprint
 - Retail locations in attractive markets expected to benefit consumer banking, Wealth Management and Private Banking

Strong Opportunity

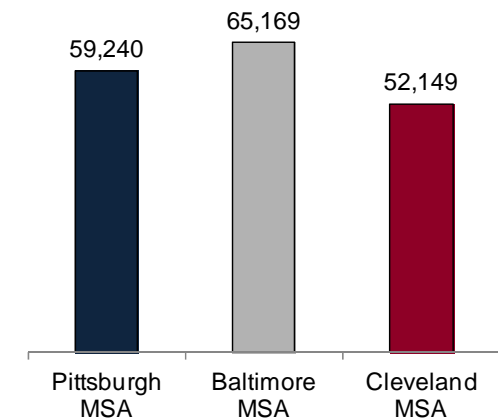
Total Households - 2011 (000)



Unemployment Rate⁽¹⁾



Businesses⁽²⁾





Investment Thesis



Long-Term Investment Thesis

FNB's long-term investment thesis reflects a commitment to efficient capital management and creating value for our shareholders

Long-Term Investment Thesis:

Targeted EPS Growth **5-6%**

Expected Dividend Yield **4-6%**
(Targeted Payout Ratio 60-70%)

Total Shareholder Return **9-12%**

Relative Valuation Multiples

FNB has a modest P/E valuation relative to peers given its higher-quality earnings stream, stronger dividend yield and future growth potential

| | FNB | Regional Peer Group Median | National Peer Group Median ⁽¹⁾ |
|--|--------------|----------------------------|---|
| Price/Earnings Ratio⁽²⁾ | | | |
| FY13 Consensus EPS (FNB=\$0.86) | 13.6x | 14.0x | 14.4x |
| FY 14 Consensus EPS (FNB=\$0.92) | 12.7x | 13.0x | 13.8x |
| Price/Tangible Book Value⁽²⁾ | 2.4x | 1.6x | 1.5x |
| Price/Book Value⁽²⁾ | 1.2x | 1.1x | 1.1x |
| Dividend Yield⁽²⁾ | 4.1% | 2.8% | 2.4% |

Data per SNL Financial: Price/Earnings Ratio based on analyst consensus estimates for FNB and peers; (1) National peer group consists of banks with assets between \$5 and \$25 billion; (2) As of February 20, 2013 closing prices (FNB=\$11.62)

FNB Among Top Performing Banks

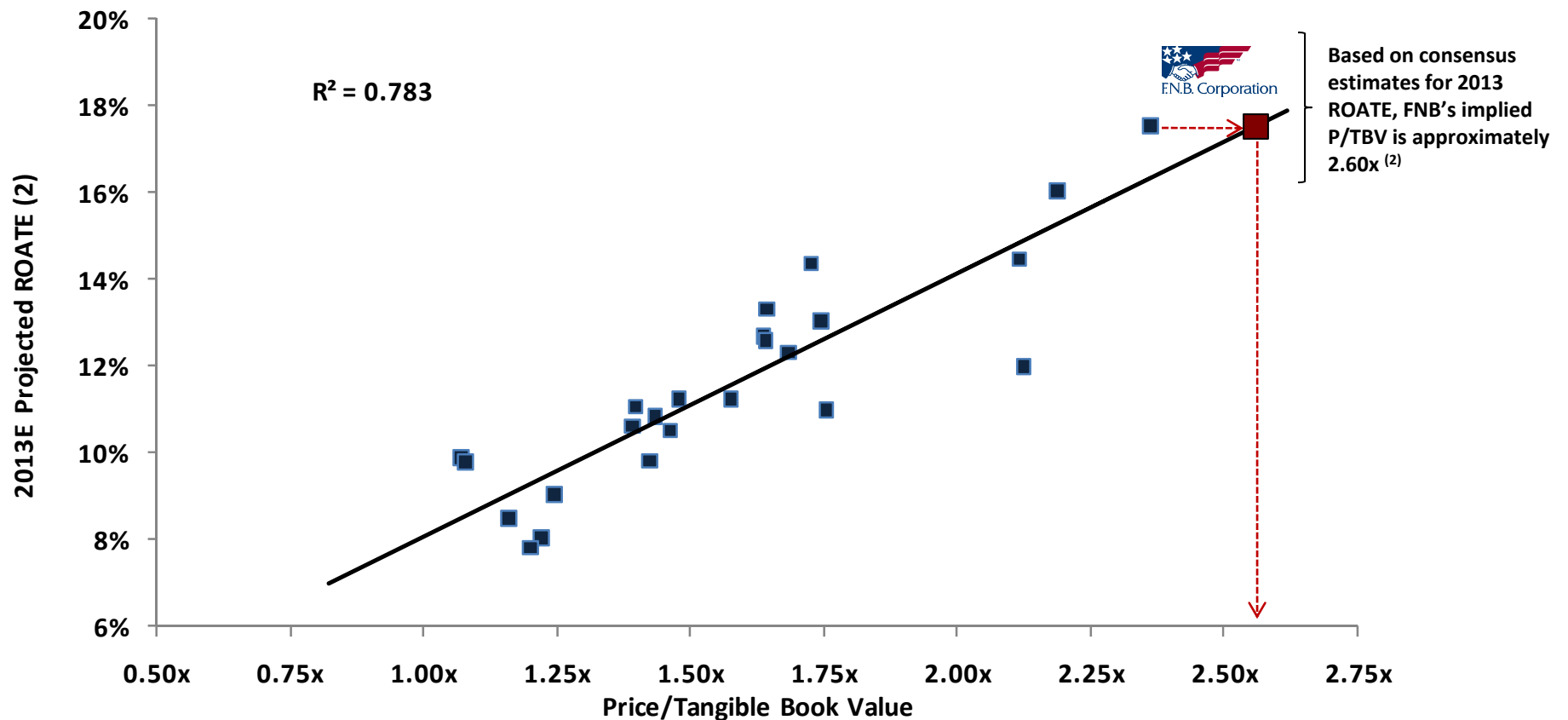
| | Year-to-Date Performance | | | | | Relative Valuation/Total Return | | | |
|---|--------------------------|-------------------------|--------------------------|-------------|---------------------------|---------------------------------|------------------|-----------------------|--------------------------|
| | Assets (\$ billions) | Efficiency ROTCE (%) | Net Charge- Ratio (%) | Offs (%) | Net Interest Margin | Price/ Price/TBV (x) | 2013E EPS (x) | Dividend Yield (%) | Total Return 3 Yr (%) |
| Peer Median Results | | | | | | | | | |
| Regional Peer Group | \$9.6 | 11.86 | 60.2 | 0.55 | 3.73 | 1.57x | 12.86x | 2.82 | 28.47 |
| Top 100 Banks/Thriffs Based on Asset Size | \$14.1 | 11.82 | 62.2 | 0.46 | 3.58 | 1.47x | 12.59x | 2.26 | 25.63 |
| Top 100 Trading at > 2.0x Tangible Book | \$14.6 | 16.75 | 55.9 | 0.23 | 3.56 | 2.20x | 12.10x | 2.72 | 42.96 |
| F.N.B. Corporation | \$12.0 | 18.77 | 57.7 | 0.35 | 3.73 | 2.36x | 12.68x | 4.13 | 83.73 |

Notes: Data per SNL Financial and FNB. Year-to-date performance represents Full Year 2012. Relative valuation metrics and total return as February 20, 2013. FNB ROTCE represents operating ROTCE – refer to Supplemental Information.



Relative Valuation Analysis

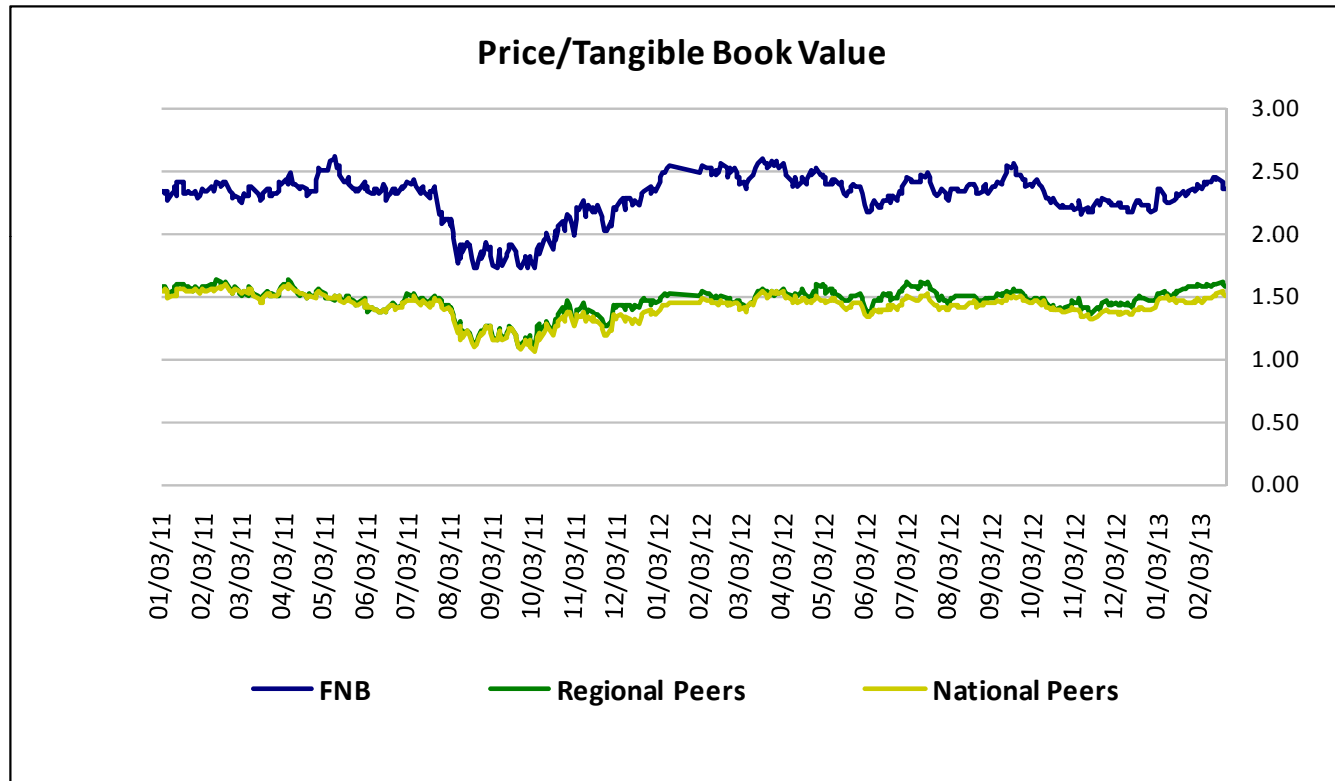
Where a bank trades relative to tangible book value is highly correlated with its projected return on tangible capital



Source: SNL Financial as of 2/20/13; Note: Data set above includes FNB's regional peer group; (1)R-squared represents the percentage of the variation in price to tangible book value (P/TBV) that can be explained by variation in 2013E projected return on average tangible equity (ROATE); (2)Based on consensus mean estimates for FY2013.

Relative Valuation – Price/TBV Trends

FNB consistently trades at a premium to regional and national peers based on price to tangible book value per share ⁽¹⁾



(1) Market data per SNL Financial as of February 21, 2013.



Supplemental Information



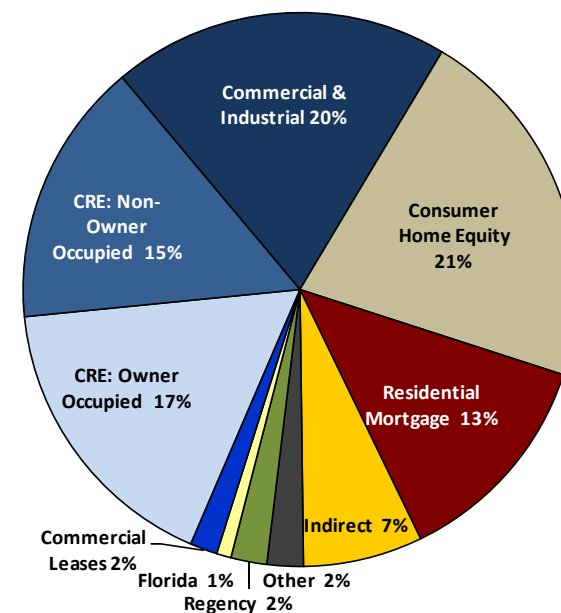
Supplemental Information Index

- Diversified Loan Portfolio
- Deposits and Customer Repurchase Agreements
- Investment Portfolio
- Loan Risk Profile (December 31, 2012)
- Regency Finance Company Profile
- Marcellus and Utica Shale Exposure and Focus
- Regional Peer Group Listing
- GAAP to Non-GAAP Reconciliation
- Fourth Quarter 2012 Earnings Release (January 23, 2013)

Diversified Loan Portfolio

| (\$ in millions) | 12/31/12 | CAGR | % of Portfolio | |
|-----------------------------|----------------|-------------|----------------|-------------|
| | Balance | 12/08-12/12 | 12/31/08 | 12/31/12 |
| C&I | \$1,602 | 14.1% | 16% | 20% |
| CRE: Non-Owner Occupied | 1,381 | 4.0% | 17% | 15% |
| CRE: Owner Occupied | 1,258 | 8.8% | 16% | 17% |
| Commercial Leases | 130 | 22.9% | 1% | 2% |
| Total Commercial | \$4,371 | 9.4% | 50% | 54% |
| Consumer Home Equity | 1,742 | 10.1% | 21% | 21% |
| Residential Mortgage | 1,045 | 17.6% | 10% | 13% |
| Indirect | 568 | 2.8% | 9% | 7% |
| Other | 172 | 2.8% | 3% | 2% |
| Regency | 171 | 1.4% | 3% | 2% |
| Florida | 69 | -27.1% | 5% | 1% |
| Total Loan Portfolio | \$8,138 | 8.6% | 100% | 100% |

**\$8.1 Billion Loan Portfolio
December 31, 2012**



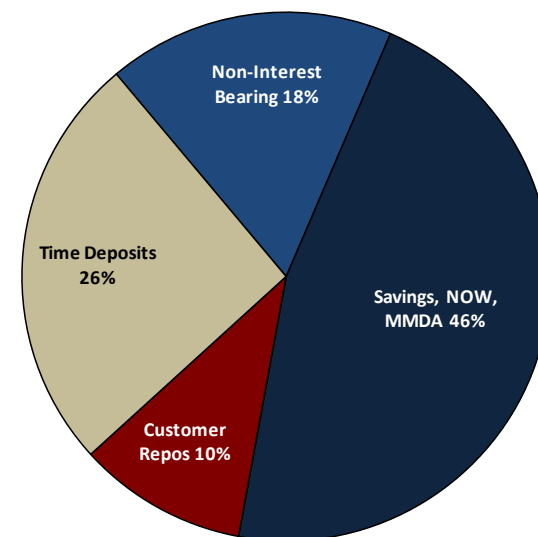
- Well diversified portfolio
- Strong growth results driven by commercial loan growth

Note: Balance, CAGR and % of Portfolio based on period-end balances

Deposits and Customer Repurchase Agreements

| (\$ in millions) | 12/31/2012 | CAGR | Mix % | |
|--|----------------|--------------|----------|----------|
| | Balance | 12/08-12/12 | 12/31/08 | 12/31/12 |
| Savings, NOW, MMDA | \$4,591 | 13.0% | 44% | 46% |
| Time Deposits | 2,536 | 2.3% | 36% | 26% |
| Non-Interest Bearing | 1,738 | 17.3% | 14% | 18% |
| Customer Repos | 1,025 | 25.4% | 6% | 10% |
| Total Deposits and Customer Repo Agreements | \$9,890 | 11.2% | 100% | 100% |
| Transaction Deposits⁽¹⁾ and Customer Repo Agreements | \$7,354 | 16.5% | 64% | 74% |

\$9.9 Billion Deposits and Customer Repo Agreements December 31, 2012



**Loans to Deposits and Customer Repo Agreements Ratio =
82% at December 31, 2012**

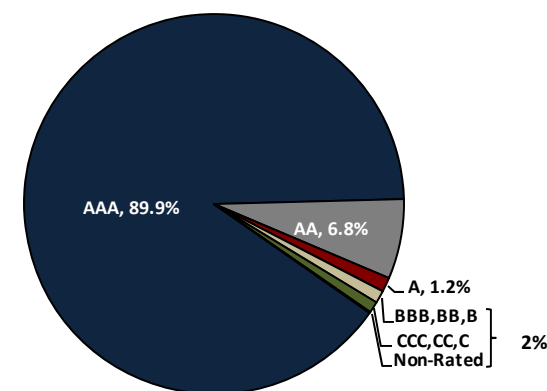
- New client acquisition and relationship-based focus reflected in favorable deposit mix
 - 16.5% average growth for transaction deposits and customer repo agreements⁽²⁾
 - 74% of total deposits and customer repo agreements are transaction-based deposits⁽¹⁾

Note: Balance, CAGR and % of Portfolio based on period-end balances; (1) Transaction deposits include savings, NOW, MMDA and non-interest bearing deposits; (2) December 31, 2008 through December 31, 2012;

Investment Portfolio

| (\$ in millions ⁽¹⁾) | % | | Ratings | |
|-----------------------------------|----------------|--------------|-----------|------|
| | Portfolio | Investment % | | |
| Agency MBS | \$1,055 | 46% | AAA | 100% |
| CMO Agency | 604 | 26% | AAA | 100% |
| Agency Senior Notes | 383 | 17% | AAA | 100% |
| Municipals | 172 | 7% | AAA | 2% |
| | | | AA | 88% |
| | | | A | 9% |
| | | | BBB | 1% |
| Trust Preferred ⁽²⁾ | 30 | 1% | A | 2% |
| | | | BBB | 5% |
| | | | BB | 15% |
| | | | B | 16% |
| | | | CCC | 9% |
| | | | C | 53% |
| Short Term | 23 | 1% | AAA | 100% |
| CMO Private Label | 17 | 1% | AA | 18% |
| | | | A | 13% |
| | | | BBB | 23% |
| | | | BB | 24% |
| | | | CCC | 22% |
| Corporate | 15 | 1% | A | 70% |
| | | | BBB | 30% |
| Bank Stocks | 2 | - | Non-Rated | |
| Commercial MBS | 1 | - | AAA | 100% |
| US Treasury | 1 | - | AAA | 100% |
| Total Investment Portfolio | \$2,302 | 100% | | |

**Highly Rated \$2.3 Billion Investment Portfolio
December 31, 2012**



- 97% of total portfolio rated AA or better
- Relatively low duration of 2.7
- Municipal bond portfolio
 - Highly rated with an average rating of AA and 97.9% of the portfolio rated A or better
 - General obligation bonds = 99.5% of portfolio
 - 77.4% from municipalities located throughout Pennsylvania

(1) Amounts reflect GAAP; (2) Original cost of \$106 million, adjusted cost of \$43 million, fair value of \$30 million

Loan Risk Profile

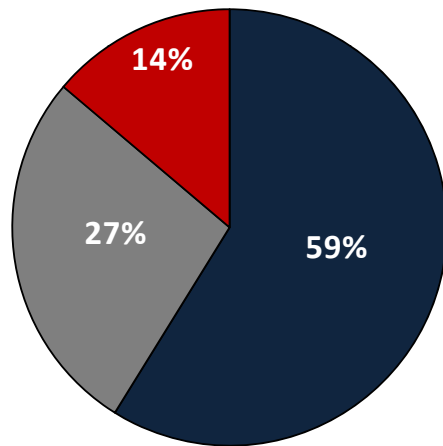
| <i>\$ in millions</i> | Balance 12/31/12 | % of Loans | NPL's/Loans ⁽¹⁾ | Net Charge-Offs/Loans ⁽¹⁾ | Total Past Due/Loans ⁽¹⁾ |
|--------------------------------|--------------------|---------------|----------------------------|--------------------------------------|-------------------------------------|
| Commercial and Industrial | \$1,602,314 | 19.7% | 0.39% | 0.43% | 0.89% |
| CRE: Non-Owner Occupied | 1,380,671 | 17.0% | 1.17% | 0.15% | 1.43% |
| CRE: Owner Occupied | 1,257,747 | 15.5% | 1.94% | 0.37% | 2.17% |
| Home Equity and Other Consumer | 1,874,410 | 23.0% | 0.46% | 0.14% | 0.89% |
| Residential Mortgage | 1,045,319 | 12.8% | 1.04% | 0.07% | 3.39% |
| Indirect Consumer | 567,561 | 7.0% | 0.19% | 0.36% | 1.14% |
| Regency Finance | 170,999 | 2.1% | 3.99% | 3.58% | 3.49% |
| Commercial Leases | 130,133 | 1.6% | 0.74% | 0.23% | 2.03% |
| Florida | 68,627 | 0.8% | 17.30% | 1.08% | 17.30% |
| Other | 39,938 | 0.5% | 6.76% | 1.70% | 8.89% |
| Total | \$8,137,719 | 100.0% | 1.12% | 0.41% | 1.64% |

(1) Originated portfolio metric

Regency Finance Company Profile

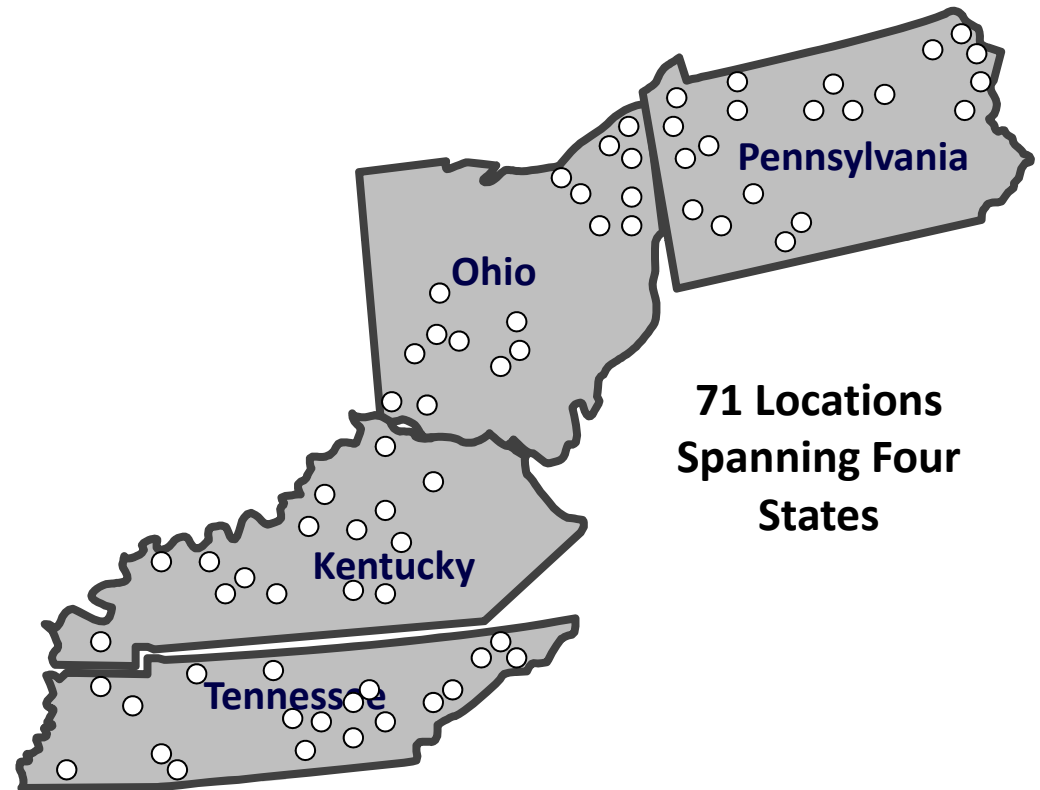
- Conservatively run consumer finance business with over 80 years of consumer lending experience
- Good credit quality: Year-to-date net charge-offs to average loans of 3.58%
- Strong returns: Full Year 2012: ROA 3.44%, ROE 36.33%, ROTE 40.88%

Regency Finance Company \$171 Million Loan Portfolio

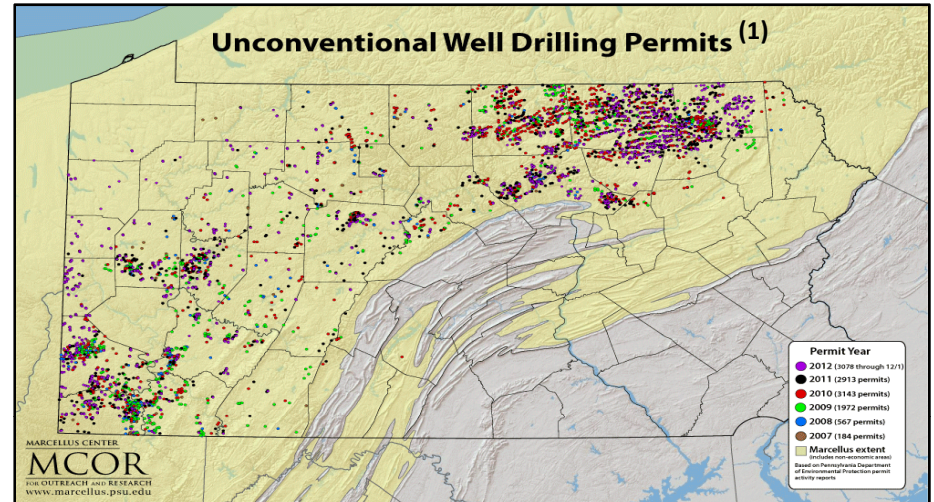
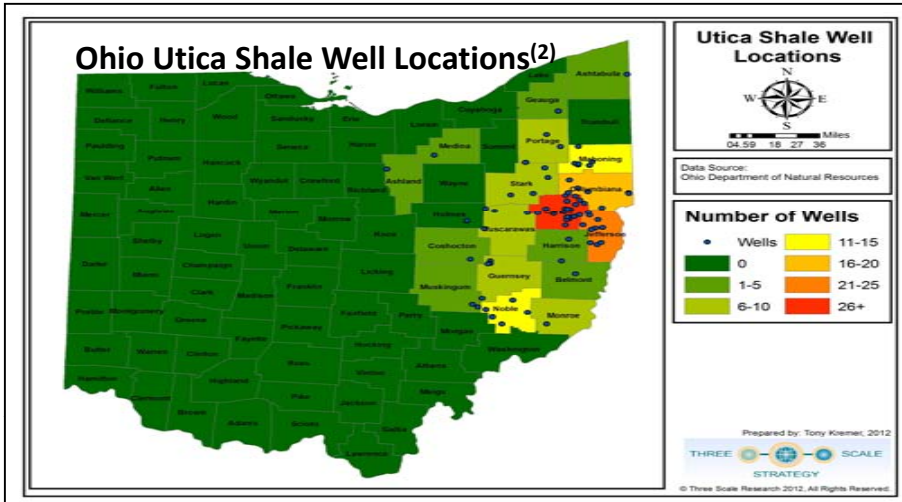


■ Direct ■ Real Estate ■ Sales Finance

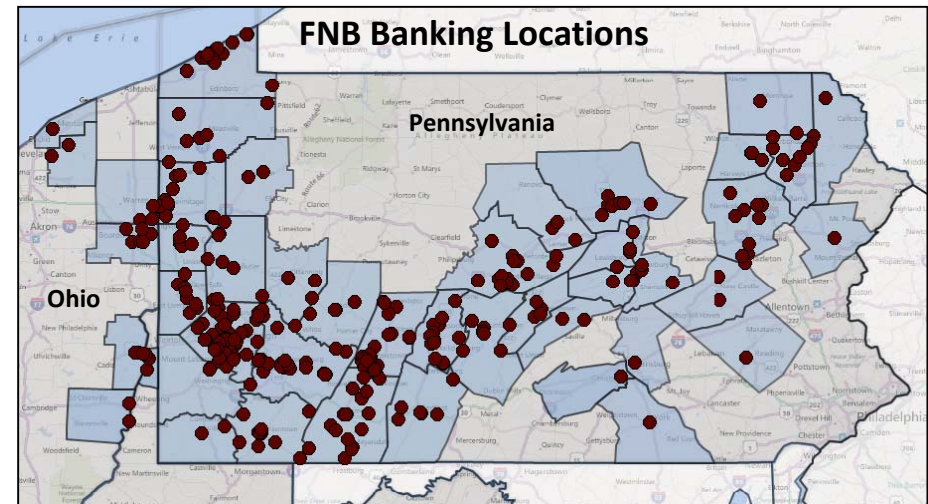
86% of Real Estate Loans are First Mortgages



Marcellus and Utica Shale Exposure



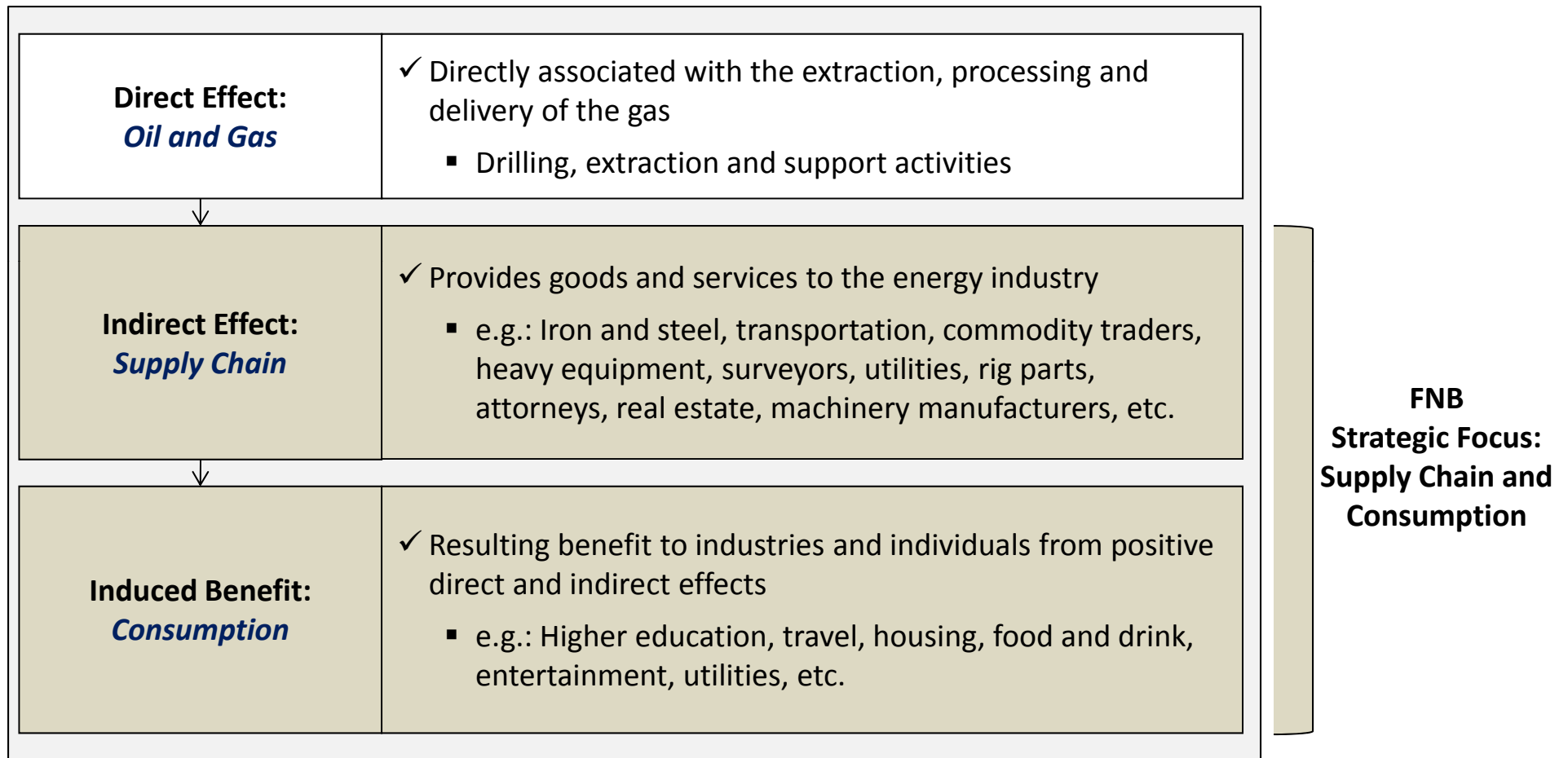
- ✓ FNB is well-positioned in the Marcellus Shale and Utica Shale regions with a Pennsylvania footprint that closely aligns with the Marcellus Shale concentration and exposure to the Utica Shale region in Ohio.
- ✓ FNB has been noted by analysts as being one of the best geographically positioned banks to benefit from the Marcellus Shale.⁽³⁾
- ✓ This presents opportunity for FNB given the expected positive economic lift across much of FNB's footprint.



(1) Sources: www.marcellus.psu.edu, retrieved January 29, 2013; (2) www.dnr.state.oh.us, retrieved May 31, 2012; (3) Sterne Agee June 7, 2010 and FBR Capital Markets, March 2, 2011.

Marcellus and Utica Shale FNB Strategic Focus

Opportunity for FNB relates to potential indirect and induced economic benefits across footprint





Regional Peer Group Listing

| | | | |
|------|---------------------------------|------|--------------------------------|
| ASBC | Associated Bancorp | NPBC | National Penn Bancshares, Inc. |
| CBSH | Commerce Bancshares, Inc. | ONB | Old National Bancorp |
| CBU | Community Bank Systems, Inc. | PRK | Park National Corp |
| CHFC | Chemical Financial Corp. | PVTB | Private Bancorp, Inc. |
| CRBC | Citizens Republic Bancorp, Inc. | SBNY | Signature Bank |
| CSE | CapitalSource, Inc. | SUSQ | Susquehanna Bancshares, Inc. |
| FCF | First Commonwealth Financial | TCB | TCF Financial Corp. |
| FFBC | First Financial Bancorp, Inc. | UBSI | United Bankshares, Inc. |
| FMBI | First Midwest Bancorp, Inc. | UMBF | UMB Financial Corp. |
| FMER | First Merit Corp. | VLY | Valley National Bancorp |
| FULT | Fulton Financial | WSBC | WesBanco, Inc. |
| MBFI | MB Financial, Inc. | WTFC | Wintrust Financial Corp. |
| NBTB | NBT Bancorp, Inc. | | |

GAAP to Non-GAAP Reconciliation

Return on Average Tangible Equity Return on Average Tangible Assets

| | For the Quarter Ended | | | Year Ended December 31 | |
|---|-----------------------|--------------------|-------------------|------------------------|--------------|
| | December 31, 2012 | September 30, 2012 | December 31, 2011 | 2012 | 2011 |
| Net income | \$28,955 | \$30,743 | \$23,737 | \$110,410 | \$87,047 |
| Return on average tangible equity | | | | | |
| Net income, annualized | \$115,189 | \$122,304 | \$94,175 | \$110,410 | \$87,047 |
| Amortization of intangibles, net of tax, annualized | 5,800 | 5,798 | 4,689 | 5,938 | 4,698 |
| | \$120,989 | \$128,102 | \$98,864 | \$116,348 | \$91,745 |
| Average shareholders' equity | \$1,400,429 | \$1,385,282 | \$1,219,575 | \$1,376,493 | \$1,181,941 |
| Less: Average intangible assets | 715,962 | 714,501 | 599,352 | 717,031 | 599,851 |
| Average tangible equity | \$684,467 | \$670,781 | \$620,223 | \$659,462 | \$582,089 |
| Return on average tangible equity | 17.68% | 19.10% | 15.94% | 17.64% | 15.76% |
| Return on average tangible assets | | | | | |
| Net income, annualized | \$115,189 | \$122,304 | \$94,175 | \$110,410 | \$87,047 |
| Amortization of intangibles, net of tax, annualized | 5,800 | 5,798 | 4,689 | 5,938 | 4,698 |
| | \$120,989 | \$128,102 | \$98,864 | \$116,348 | \$91,745 |
| Average total assets | \$11,988,283 | \$11,842,204 | \$9,947,884 | \$11,782,821 | \$9,871,164 |
| Less: Average intangible assets | 715,962 | 714,501 | 599,352 | 717,031 | 599,851 |
| Average tangible assets | \$ 11,272,320 | \$ 11,127,704 | \$ 9,348,532 | \$ 11,065,789 | \$ 9,271,313 |
| Return on average tangible assets | 1.07% | 1.15% | 1.06% | 1.05% | 0.99% |

GAAP to Non-GAAP Reconciliation

Operating Return on Average Tangible Equity Operating Return on Average Tangible Assets

| | For the Quarter Ended | | | Year Ended December 31 | | |
|--|-----------------------|--------------------|-------------------|------------------------|--------------|--------------|
| | December 31, 2012 | September 30, 2012 | December 31, 2011 | 2012 | 2011 | 2010 |
| Operating net income | | | | | | |
| Net income | \$28,955 | \$30,743 | \$23,737 | \$110,410 | \$87,047 | \$74,652 |
| Add: Merger and severance costs, net of tax | (3) | 57 | 255 | 5,203 | 3,238 | 402 |
| Add: Litigation settlement accrual, net of tax | 1,950 | | | 1,950 | | |
| Add: Branch consolidation costs, net of tax | 1,214 | | | 1,214 | | |
| Less: Gain on sale of building | | 942 | | 942 | | |
| Less: One-time pension expense credit | | | | | | 6,853 |
| Operating net income | \$32,116 | \$29,858 | \$23,992 | \$117,835 | \$90,285 | \$68,201 |
| Operating diluted earnings per share | | | | | | |
| Diluted earnings per share | \$0.21 | \$0.22 | \$0.19 | \$0.79 | \$0.70 | \$0.65 |
| Add: Merger and severance costs, net of tax | - | - | - | 0.04 | 0.02 | - |
| Add: Litigation settlement accrual, net of tax | 0.01 | - | - | 0.01 | - | - |
| Add: Branch consolidation costs, net of tax | 0.01 | - | - | 0.01 | - | - |
| Less: Gain on sale of building | - | 0.01 | - | 0.01 | - | - |
| Less: One-time pension expense credit | - | - | - | - | - | 0.05 |
| Operating diluted earnings per share | \$0.23 | \$0.21 | \$0.19 | \$0.84 | \$0.72 | \$0.60 |
| Operating return on average tangible equity | | | | | | |
| Operating net income (annualized) | \$127,762 | \$118,784 | \$95,183 | \$117,835 | \$90,285 | \$68,201 |
| Amortization of intangibles, net of tax (annualized) | 5,800 | 5,798 | 4,689 | 5,938 | 4,698 | 4,364 |
| | \$133,562 | \$124,582 | \$99,873 | \$123,773 | \$94,983 | \$72,565 |
| Average shareholders' equity | \$1,400,429 | \$1,385,282 | \$1,219,575 | \$1,376,493 | \$1,181,941 | \$1,057,732 |
| Less: Average intangible assets | 715,962 | 714,501 | 599,352 | 717,031 | 599,851 | 564,448 |
| Average tangible equity | \$684,467 | \$670,781 | \$620,223 | \$659,462 | \$582,089 | \$493,284 |
| Operating return on average tangible equity | 19.51% | 18.57% | 16.10% | 18.77% | 16.32% | 14.71% |
| Operating return on average tangible assets | | | | | | |
| Operating net income (annualized) | \$127,762 | \$118,784 | \$95,183 | \$117,834 | \$90,285 | \$68,201 |
| Amortization of intangibles, net of tax (annualized) | 5,800 | 5,798 | 4,689 | 5,938 | 4,698 | 4,364 |
| | \$133,562 | \$124,582 | \$99,873 | \$123,772 | \$94,983 | \$72,565 |
| Average total assets | \$11,988,283 | \$11,842,204 | \$9,947,884 | \$11,782,821 | \$9,871,164 | \$8,906,734 |
| Less: Average intangible assets | 715,962 | 714,501 | 599,352 | 717,031 | 599,851 | 564,448 |
| Average tangible assets | \$ 11,272,320 | \$ 11,127,704 | \$ 9,348,532 | \$ 11,065,789 | \$ 9,271,313 | \$ 8,342,286 |
| Operating return on average tangible assets | 1.18% | 1.12% | 1.07% | 1.12% | 1.02% | 0.87% |

GAAP to Non-GAAP Reconciliation

Pre-Provision Net Revenue

| | Year Ended December 31 | | |
|--|------------------------|-----------|-----------|
| | 2012 | 2011 | 2010 |
| Pre-Provision Net Revenue (PPNR) | | | |
| Net interest income (FTE) | \$380,233 | \$324,404 | \$291,642 |
| Non-interest income | 131,463 | 119,918 | 115,972 |
| Non-interest expense | 318,829 | 283,734 | 251,103 |
| Pre-Provision Net Revenue | \$192,867 | \$160,588 | \$156,511 |
| Less: Non-operating non-interest income | (172) | 3,587 | 621 |
| Add: Non-operating non-interest expense | 11,159 | 8,310 | (7,655) |
| Operating Pre-Provision Net Revenue | \$204,198 | \$165,312 | \$148,235 |
| PPNR Earnings per Diluted Share | \$1.45 | \$1.32 | \$1.30 |
| Non-Operating Items Detail | | | |
| Branch consolidation costs | -\$1,713 | - | |
| Gain on sale of building | 1,449 | | |
| Net securities gains/losses/OTTI | 92 | \$3,587 | \$621 |
| Non-interest income non-operating items | -\$172 | \$3,587 | \$621 |
| Merger and severance | \$8,004 | \$4,982 | \$619 |
| Branch consolidation costs | 155 | | |
| Litigation accrual | 3,000 | | |
| FHLB pre-pay penalty | | 3,328 | 2,269 |
| One-time pension credit | | | -10,543 |
| Non-interest expense non-operating items | \$11,159 | \$8,310 | -\$7,655 |